

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Mass. Bank Commissioner

ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1961

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

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DANIEL J. O'CONNOR

Chief Director of Bank Examinations
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Director of Co-operative Bank Examinations
DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations
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Mass.
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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1961. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1960.

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

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Commonwealth of Mass.

CO-OPERATIVE BANKS

As of April, 1961 there were 173 Co-operative Banks in operation in this Commonwealth. Pertinent statistical data concerning these banks as of the close of business April, 1961 is as follows:

	<i>Amount</i>	<i>Per Cent to Total Assets</i>
Total Assets	\$1,276,059,748.05	
Increase in Assets for the Fiscal Year . .	74,886,205.97	
Total Investments in Loans Secured by First Mortgages	1,038,040,397.46	81.35
Total Direct Reduction Mortgage Loans .	797,991,329.88	62.54
Total G.I. Loans	180,991,361.19	14.18
All Other Types of Real Estate Loans . .	59,057,706.39	4.63
Liquidity as Represented by Cash, Due from Banks and Bonds and Notes	197,004,943.05	15.44
Capital Accumulated by Deposits on Shares and Other Accounts	1,118,511,931.75	87.65
Reserve Accounts Available for Losses . .	*105,096,417.97	8.24

*This figure (\$105,096,417.97) represents 9.40% of the total share capital.

The above figures, pertaining to the Co-operative Bank Industry in this Commonwealth, disclose a substantial increase for the fiscal year ending April, 1961. The growth and progress shown is one of the most gratifying performances in the eighty-four years' existence of the Co-operative Banks. In the thrift and home-financing field, these Banks continue to serve a large segment of the citizenry, and have contributed much to the economy of this Commonwealth. Their strong position offers conclusive evidence of the dedicated efforts of Directors, Officers and Employees to their respective responsibilities.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

ACTS OF 1960

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
422	G.L., C. 167, s. 51	Broadening the authority to make loans on mortgages of leasehold interests insured by the Federal Housing Administration.

ACTS OF 1961

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
105	G.L., C. 167, s. 48	Authorizing savings and loan associations to pay deposits directly to minors or others on their order.
108	Acts of 1945, C. 46, s. 1	Removing the termination date in the act which authorizes the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
226	G.L., C. 167, s. 5	Further regulating the removal of certain bank officers for the violation of certain banking laws.
269	G.L., C. 167, s. 18A (new)	Regulating the advertising by banks of anticipated interest or dividend rates.
333	G.L., C. 170, s. 13, 16, 24	Authorizing co-operative banks to issue shares with a maturity value of one hundred dollars.

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1961, the aggregate assets of this Corporation amounted to \$28,528,790.32. These assets are divided between the liquidity reserve fund, amounting to \$11,951,885.79, and the share insurance fund of \$16,576,904.53.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the 173 Co-operative Banks—namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss the savings of the account-holders of its member Banks. This Corporation, which has been in operation for over twenty-nine years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1961, the assets of this Association amounted to \$2,274,755.10. As of this date there were 108 Banks which were members of this Association and 525 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1960, these Associations had aggregate assets in the amount of \$3,155,371 representing an increase of \$73,158 during the fiscal year.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON

North Abington Co-operative Bank
6 Harrison Avenue

Date of Incorporation, March 28, 1888
Began Business, April 4, 1888

Regular meeting for receipt of moneys the first
Wednesday of each month.

Francis S. Murphy <i>President</i>	George D. Witherell <i>Treasurer</i>
Mildred M. Curtis <i>Assistant Treasurer</i>	Herbert W. Pendleton

Directors

*S. W. Feener	M. T. Lydon
G. F. Garrity	F. S. Murphy
*J. C. Hohman	E. J. Orlosky
J. Ingle	M. L. Ripley
F. B. Irwin	J. R. Wheatley
K. H. Johnson	*D. C. Wilder
A. Lelyveld	G. D. Witherell

ADAMS

Adams Co-operative Bank
20 Center Street

Date of Incorporation, December 17, 1895
Began Business, March 10, 1896

Regular meeting for receipt of moneys the second
Tuesday of each month.

Edward H. Arnold <i>President</i>	Harry J. Sheldon <i>Treasurer</i>
Robert L. Barschdorf <i>Assistant Treasurer</i>	

Directors

*E. H. Arnold	W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	W. Young
G. J. Palmer	

AMESBURY

The Amesbury Co-operative Bank
12 Market Street

Date of Incorporation, April 10, 1886
Began Business, May 1, 1886

Regular meeting for receipt of moneys the first
Monday of each month.

Edward W. Gould <i>President</i>	Leslie C. Tuxbury <i>Treasurer</i>
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Directors

*C. C. Chipman	H. I. Main
*R. B. Fraser	A. Richer
E. W. Gould	*L. C. Tuxbury
*E. D. Hanley	H. M. Watkins
*T. O. Lamprey	

ARLINGTON

The Arlington Co-operative Bank
699 Massachusetts Avenue

Date of Incorporation, October 30, 1889
Began Business, November 14, 1889

Regular meeting for receipt of moneys the second
Tuesday of each month.

Walter T. Chamberlain <i>President</i>	R. Curtis Hamilton <i>Treasurer</i>
Richard A. Jones <i>Assistant Treasurer</i>	

Directors

N. G. Anderson	W. D. Israel
D. J. Buckley, Jr.	*A. A. Kimball
*W. T. Chamberlain	A. W. Wunderly
H. M. Estabrook	A. P. Wyman
R. C. Hamilton	*A. O. Yeames
D. K. Irwin	

ATHOL

Athol Co-operative Bank
90 Exchange Street

Date of Incorporation, July 1, 1889
Began Business, July 15, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

John W. Campbell <i>President</i>	Howard W. Grimes <i>Treasurer</i>
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Directors

*J. W. Campbell	S. L. Morse
R. L. Dexter	*R. P. Mullen
E. T. Fredette	C. E. Rowe
M. N. Gould	B. Rubino
H. W. Grimes	W. A. Thorp
G. E. Grover	R. M. Tyler
J. J. Jasins	C. E. Worrick
*J. H. McIntosh	

ATTLEBORO

Attleborough Co-operative Bank
124 Bank Street

Date of Incorporation, July 18, 1892
Began Business, August 17, 1892

Regular meeting for receipt of moneys the third
Wednesday of each month.

Thomas E. Fuller <i>President</i>	Thelma D. Libby <i>Treasurer</i>
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Directors

M. E. E. Ashley	W. C. Conro
J. D. Baer	E. F. Fuller
*C. J. Brigham	*T. E. Fuller
R. I. Clark	*J. B. Moulton
*H. F. Conant	

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951Regular meeting for receipt of moneys the last
business day of each month.

Robert W. Stone <i>President</i>	Alma B. Johnson <i>Treasurer</i>
Donald M. Ward <i>Assistant Treasurer</i>	

Directors

*H. E. Barriere	A. B. Johnson
G. H. Campbell	J. H. Lewis
C. J. Carr	F. A. Pierce
D. B. Davis	*J. E. Riley
*J. R. Hoey	*R. W. Stone
C. W. Holstrom	D. M. Ward
J. J. Jacobson	

AVON**Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 24, 1914
Began Business, March 5, 1914Regular meeting for receipt of moneys the first
Thursday of each month.

Anthony Marino <i>President</i>	Frank H. Kiel <i>Treasurer</i>
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Harold E. Smith
*Assistant Treasurer**Directors*

R. B. Clow	*R. D. Nelson
*J. B. Collins	*R. A. Prior
R. E. Curran	G. F. Reynolds
*M. J. Diauto	H. E. Smith
H. C. Gilgan	J. H. Sullivan
F. H. Kiel	C. J. Tougas
*A. Marino	G. L. Wainwright

BARNSTABLE**Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office****Main Street and South Orleans Road, Orleans**Regular meeting for receipt of moneys the eight-
eenth day of each month.

A. Harold Castonguay <i>President</i>	Lillian Olsen <i>Treasurer</i>
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Joseph W. Higgins
*Assistant Treasurer**Directors*

G. C. Besse	R. Makepeace
A. H. Castonguay	J. A. Nickerson
*C. M. Chase	*W. E. C. Perry
*W. B. Chase	*T. J. Powers
W. B. Crosby, Jr.	W. C. Scudder
*J. W. Higgins	*E. E. Sparrow
L. R. MacIvor	*R. A. Welsh

BELMONT**Waverley Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896Regular meeting for receipt of moneys the second
Monday of each month.

Walter E. Boright <i>President</i>	Walter E. Boright <i>Treasurer</i>
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Edith L. Munroe
*Assistant Treasurer**Directors*

*E. D. Allen	F. J. Lally
*W. E. Boright	H. M. Mostrom
M. J. Farrell	A. L. Taylor
G. M. Fenollosa	R. H. W. Welch, Jr.
*R. B. Gates	L. W. Williamson
E. V. Keville	

BEVERLY**The Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 25, 1888
Began Business, September 18, 1888Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell P. Brown <i>President</i>	Herbert C. Noren <i>Treasurer</i>
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Preston E. Woodberry
*Assistant Treasurer**Directors*

R. E. Alt	J. P. Nixon
*C. H. Barter	H. C. Noren
H. C. Booth	E. H. Ober
*R. P. Brown	B. W. Phillips
*M. G. Grey	P. Scott
H. W. Lee	*R. L. Spiller
W. L. Moody	W. C. Tannebring
*L. Morgan	

BOSTON**Beacon Co-operative Bank**
1918B Beacon Street (Brighton District)Date of Incorporation, September 11, 1958
Began Business, October 1, 1958Regular meeting for receipt of moneys the last
business day of each month.

Theodore Feinstein <i>President</i>	Jacob Stone <i>Treasurer</i>
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Elliot Fleisher <i>Assistant Treasurer</i>	Michael LoPresti
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Directors

J. Burnbaum	G. I. Glunts
*C. J. Caterino	*M. Kamin
*G. Clayman	J. Liner
S. Dane	J. Rosenfield
R. Epstein	J. Stone
T. Feinstein	*A. J. Tambone
A. Frank	N. S. Weinberg
*J. M. Glassman	

BOSTON**Bellevue Co-operative Bank**
1856 Centre Street (West Roxbury District)

Date of Incorporation, January 5, 1921

Began Business, January 17, 1921

Regular meeting for receipt of moneys the third
Monday of each month.Franklin T. Towle
*President*John A. Whittemore, Jr.
*Treasurer*Doris G. Hamilton
*Assistant Treasurer**Directors*

B. E. Barton	J. D. Sutherland
*J. W. Colpitts	*F. T. Towle
A. W. Doolittle	*J. A. Whittemore, Jr.
B. E. Grant	E. E. Wood, Jr.
D. G. Hamilton	

Brighton Co-operative Bank
157 Brighton Avenue (Allston District)

Date of Incorporation, May 17, 1911

Began Business, May 22, 1911

Regular meeting for receipt of moneys the last
business day of each month.(Vacant)
*President*Louis J. Raffio
*Treasurer*Francis D. Tramontozzi
*Assistant Treasurer**Directors*

C. E. Bevelander	L. J. Raffio
*C. L. Havey	*J. J. Ryan
A. W. Keddy	R. B. Stewart
*J. McKenney	*L. W. Storer
J. W. Moore	O. M. Whitney
*L. G. Perry	

Charlestown Co-operative Bank
265 No. Washington St. (Charlestown District)

Date of Incorporation, April 30, 1913

Began Business, June 7, 1913

Regular meeting for receipt of moneys the first
Saturday of each month.James J. O'Halloran
*President*John Burke
*Treasurer*Florence E. Repetto
*Assistant Treasurer**Directors*

J. Burke	L. McCarthy
*J. H. Burns	J. L. Mullen
G. F. Doherty	J. P. Murphy
F. A. Douglas	*J. J. O'Halloran
R. S. Herlihy	E. E. O'Neill
E. J. Leary	F. E. Repetto
*A. J. McCarthy	D. A. Wiles
C. A. McCarthy	

Codman Co-operative Bank
485 Washington Street (Dorchester District)

Date of Incorporation, June 15, 1920

Began Business, June 15, 1920

Regular meeting for receipt of moneys the third
Wednesday of each month.William B. Crosby
*President*Thomas Leavitt
*Treasurer**Directors*

*W. B. Crosby	*T. Leavitt
H. M. Drown	O. E. Mann
H. E. Eichel	*H. F. Parker
E. N. Flaherty	C. Shulman

Colonial Co-operative Bank
15 Congress Street

Date of Incorporation, August 21, 1890

Began Business, September 10, 1890

Regular meeting for receipt of moneys the last
business day of each month.Spencer F. Deming
*President*Spencer F. Deming
*Treasurer*Elizabeth M. MacDonald
*Assistant Treasurer**Directors*

*C. L. Clapp	*H. F. Mackin
*S. F. Deming	C. L. O'Reilly
E. Dyson	G. S. Parker
M. F. Huban	W. S. Robbins
G. N. Hurd, Jr.	E. S. Rollins
R. K. Jennings	

The Commonwealth Co-operative Bank
73 Tremont Street

Date of Incorporation, October 25, 1927

Began Business, January 10, 1928

Regular meeting for receipt of moneys the second
Thursday of each month.Joseph P. Gentile
*President*John A. Maturo
*Treasurer*Eunice E. Kaupp
*Assistant Treasurer**Directors*

*J. H. Corcoran	K. V. Minihan
*J. A. Freeman	J. F. O'Connell
J. P. Gentile	L. R. Pleau
T. J. Greehan	*J. A. Ronan
*J. J. Kelleher	D. J. Stratton
*J. A. Maturo	E. J. Turner

Enterprise Co-operative Bank
26 Central Square (East Boston District)

Date of Incorporation, March 31, 1888
 Began Business, April 3, 1888

Regular meeting for receipt of moneys the third
 Wednesday of each month.

Lauris W. MacPhail Gertrude L. Moore
President Treasurer

Herbert L. Farnham Donald R. Turpin
Assistant Treasurer

Directors

W. S. Attridge	*L. D. Hughes
*S. Clarke	L. W. MacPhail
M. F. DiTroia	G. L. Moore
H. L. Farnham	W. Peach
R. F. Goldsworthy	S. P. Sloane
*E. S. Haskell	

Germania Co-operative Bank
1 Court Street

Date of Incorporation, October 3, 1885
 Began Business, October 20, 1885

Regular meeting for receipt of moneys the last
 business day of each month.

Willis Dresser Willis Dresser
President Treasurer

Elizabeth M. Mason
Assistant Treasurer

Directors

R. K. Bachelder	E. J. Geishecker
*H. R. Bartlett	E. A. Higgins
*A. Campbell, Jr.	J. G. Macquarrie
A. Dresser	A. Sawyer
*W. Dresser	J. P. Vaccaro
I. Fishman	*A. Willis, Jr.

Farragut Co-operative Bank
706 E. Broadway (South Boston District)

Date of Incorporation, December 30, 1909
 Began Business, February 15, 1910

Regular meeting for receipt of moneys the last busi-
 ness day of each month.

Archibald Dresser Walter H. McGee
President Treasurer

James W. Rowe
Assistant Treasurer

Directors

*H. F. Chantler	A. F. Kaupp
*G. A. Cummings	W. H. McGee
J. F. Dahill	T. A. Norris
*A. Dresser	J. C. Seymour
W. Dresser	C. P. Sheehan
*C. R. Greco	*O. E. Vaccaro

Haymarket Co-operative Bank
60 Washington Street

Date of Incorporation, May 18, 1955
 Began Business, July 18, 1955

Regular meeting for receipt of moneys the last
 business day of each month.

Anthony F. Viola Anthony F. Viola
President Treasurer

Harry Kallivas Antoinette Mannarino
 Joseph L. Murphy
Assistant Treasurer

Directors

*J. C. Brink	F. E. Pereira
*J. J. Caruso	J. E. Petrino
G. H. Flight	E. G. Rothmund
T. G. Gazzola	*A. D. Russo
J. A. Glynn, Jr.	H. M. Torlone
H. Kallivas	J. Vangi
A. A. Martin	*A. F. Viola
*J. L. Murphy	

Forest Hills Co-operative Bank
3720 Washington Street (Forest Hills District)

Date of Incorporation, March 20, 1914
 Began Business, April 23, 1914

Regular meeting for receipt of moneys the last
 Wednesday of each month.

Thomas F. Brady Joseph F. Walsh
President Treasurer

Eleanor M. Murray
Assistant Treasurer

Directors

T. F. Brady	G. S. Hennessy
T. A. Cronin	P. L. MacLellan
*A. J. DeVasto	J. D. McLeod
W. F. Donnelly	*F. J. Mello
*H. J. Fandel	*L. J. Scolponeti
R. T. Fowler, Jr.	G. B. Stebbins
J. M. Graham	*J. F. Walsh
J. M. Graham, Jr.	

Hyde Park Co-operative Bank
1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
 Began Business, May 5, 1886

Regular meeting for receipt of moneys the first
 Wednesday of each month.

Terence J. O'Donnell Joseph F. Lynch
President Treasurer

Bertha M. Lenz
Assistant Treasurer

Directors

*R. A. Bruce	J. F. McMahon
J. S. Cheverie	*T. J. O'Donnell
J. H. Farrell	F. A. Ricci
P. E. Finn	*J. F. Rooney, Jr.
D. J. Houston	W. P. Slatery
A. C. King, Jr.	M. J. Walsh
J. F. Lynch	

BOSTON**Jamaica Plain Co-operative Bank**
675 Centre Street (Jamaica Plain District)

Date of Incorporation, February 7, 1920
Began Business, February 19, 1920

Regular meeting for receipt of moneys the third
Thursday of each month.

John Griffin
President

Roger C. Allen
Treasurer

Fred A. Pflug
Assistant Treasurer

Directors

*R. C. Allen
*D. M. Driscoll
L. E. Goodwin
J. Griffin
J. A. Long
E. C. Mitchell

E. C. Nickerson
*P. J. Oswald
*E. F. Penshorn
F. A. Pflug
C. A. Yumont

Joseph Warren Co-operative Bank of Roxbury
2371 Washington Street (Roxbury District)

Date of Incorporation, April 26, 1910
Began Business, May 16, 1910

Regular meeting for receipt of moneys the third
Monday of each month.

Frank D. Littlefield
President

Ernest A. Swan
Treasurer

C. Vera Burns
Assistant Treasurer

Directors

*R. E. Anderson
J. S. Ballantyne
F. A. Cronin
J. T. Donovan
W. J. Fisher
*W. J. Furlong
*R. Y. Hoeh

*E. J. Kane
F. D. Littlefield
D. M. Nixon
L. M. Peters
*J. C. Pitcher
E. A. Swan
F. S. Waterman

The Massachusetts Co-operative Bank
1442 Dorchester Avenue (Dorchester District)

Date of Incorporation, May 19, 1908
Began Business, May 28, 1908

Regular meeting for receipt of moneys the last
business day of each month.

Edward W. O'Hearn
President

Joseph C. Murray
Treasurer

Catherine M. Dwyer
Assistant Treasurer

Directors

P. A. Chapman
P. J. Cifrino
E. J. Cody
W. F. DeLue
F. J. Dolan
*J. E. Duffy
C. W. Hardy
J. E. Hurley

T. J. Kearns
E. V. Martin
*E. W. O'Hearn
*P. E. O'Hearn
*E. A. Retzel
C. P. Riley
J. J. Rochefort

The Mattapan Co-operative Bank
1575 Blue Hill Avenue (Mattapan District)

Date of Incorporation, November 14, 1910
Began Business, December 20, 1910

Regular meeting for receipt of moneys the third
Tuesday of each month.

Oscar B. Keith
President

Henry L. Ricker
Treasurer

Carl H. Kullen
Assistant Treasurer

Directors

W. H. Crosby
B. G. Cruckshank
*G. T. Curley
*R. A. Dwan
E. E. Erickson
*O. B. Keith

*A. E. King
*H. L. Ricker
*J. A. Spencer
C. K. Thurston
R. S. Wentworth

Meeting House Hill Co-operative Bank
200 Bowdoin Street (Dorchester District)

Date of Incorporation, April 22, 1914
Began Business, May 14, 1914

Regular meeting for receipt of moneys the second
Thursday of each month.

William E. Wight
President

Thomas L. O'Keeffe
Treasurer

Anna F. Barry
Assistant Treasurer

Directors

F. S. Devlin
J. H. Dixon
W. J. Fitzgerald
J. C. Moore

*T. L. O'Keeffe
*R. F. Sheehan
*W. E. Wight

Merchants Co-operative Bank
125 Tremont Street

Date of Incorporation, December 20, 1881
Began Business, February 10, 1882

Regular meeting for receipt of moneys the fifteenth
day of each month.

Henry H. Pierce
President

Burt Hanson
Treasurer

Girard N. Jones
William P. Stevens

Norman L. Hurd
Duncan MacAskill

Assistant Treasurers

Directors

G. T. Bolster
L. M. Foster
*R. H. Hollowell, Jr.
D. B. Lunt
*A. S. Macalaster

R. C. Miner
*A. W. Phinney
*H. H. Pierce
E. D. Ryer

Minot Co-operative Bank
782 Adams Street (Neponset District)

Date of Incorporation, June 19, 1923
Began Business, July 1, 1923

Regular meeting for receipt of moneys the last business day of each month.

Charles J. Adams Nelson F. Hermance, Jr.
President *Treasurer*

Directors

*C. J. Adams	J. P. Holland
A. E. Aronson	D. R. Hubbard
F. D. Branca	W. G. Lynch
F. A. Brunton	S. W. Manter
J. F. Connolly	F. Y. Marshall
H. S. French	*J. J. McCrackin
*N. F. Hermance, Jr.	*T. M. Stockman

Mt. Vernon Co-operative Bank
583 Boylston Street

Date of Incorporation, November 8, 1921
Began Business, November 8, 1921

Regular meeting for receipt of moneys the last business day of each month.

Harold Ullian Nathalie Rosenberg
President *Treasurer*

Edward G. Grenier
Assistant Treasurer

Directors

H. J. Borofsky	N. Grossman
R. M. Goldstein	B. Rappaport
*A. M. Gopen	C. J. Robison
D. Gopen	C. Seigal
S. P. Gopen	*H. Ullian
*M. S. Grossman	H. Wald

The Mt. Washington Co-operative Bank
430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
Began Business, June 21, 1893

Regular meeting for receipt of moneys the third Wednesday of each month.

Thomas J. Giblin Brendon Shea
President *Treasurer*

Paul G. Day Charles P. Miller
Assistant Treasurers

Directors

J. T. Curtis	M. J. Logan
J. T. Day	J. H. Murphy
*T. J. Giblin	*J. J. O'Connor
F. J. Hannon	G. J. Pfannenstiel
P. J. Jakmauh	B. Shea
P. T. Kendrick	*S. J. Tomasello

The North Dorchester Co-operative Bank
39 Savin Hill Avenue (Dorchester District)

Date of Incorporation, July 20, 1907
Began Business, August 20, 1907

Regular meeting for receipt of moneys the third Tuesday of each month.

David J. Kelley John G. Long
President *Treasurer*

Mary M. Daly
Assistant Treasurer

Directors

J. J. Beades	D. J. Kelley
*H. A. Carey	J. G. Long
M. J. Connolly	*F. X. Moritz
J. F. Daly	*W. J. Roman
*P. F. Gallahue	B. E. Spellman
*R. M. Horrigan	

Pioneer Co-operative Bank
209 Berkeley Street
(Park Square District)

Date of Incorporation, July 26, 1877
Began Business, August 6, 1877

Regular meeting for receipt of moneys the tenth day of each month.

Ira G. Hersey, Jr. Walter A. Murphy
President *Treasurer*

Isabel C. Arthur Muriel J. Stanger
Assistant Treasurers

Directors

J. J. Connolly	J. S. Nolan
A. W. Hanson	E. F. Shamon
*I. G. Hersey, Jr.	*J. V. Smith
M. Jenkins	K. W. Smith
*C. A. Lundquist	H. F. Weiler
E. T. Matsuki	*E. T. Wholley
*W. A. Murphy	W. F. Wyman

Roslindale Co-operative Bank of Boston
40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
Began Business, April 20, 1898

Regular meeting for receipt of moneys the last business day of each month.

D. Leo Lionberger Albert M. Taber
President *Treasurer*

Marjorie E. Paine
Assistant Treasurer

Directors

E. C. Doherty	N. G. Papps
E. W. Folsom	D. T. Robinson
C. C. Gates	H. L. Shufro
F. J. Johnson	M. H. Sommer
*D. L. Lionberger	W. J. Stokes
*A. McNeil	*F. B. Williams, Jr.

BOSTON**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)

Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Charles E. Nichols
President

John J. O'Donnell, Jr.
Treasurer

Directors

*E. C. Bamberry	R. A. MacLellan
H. G. Bean	H. F. Malley
H. C. Bleiler	*J. F. Murphy
W. F. Bleiler	*C. E. Nichols
H. F. Cail	J. J. O'Donnell, Jr.
E. V. Grabill	G. E. Plugge
H. Hohenstein	N. H. Simpson
R. H. Jones, Jr.	

South Boston Co-operative Bank
116 Dorchester Street (South Boston District)

Date of Incorporation, June 11, 1913
Began Business, June 21, 1913

Regular meeting for receipt of moneys the third
Monday of each month.

William H. Griffin
President

John H. Casey
Treasurer

Directors

J. P. Banks	F. A. Meagher
J. H. Casey	F. J. Monahan
*J. Devine	W. G. Murphy
*W. H. Griffin	J. J. Regan
H. H. Hookway	L. Roever
E. L. Hopkins	W. J. Skudris
L. T. Maloney	*C. G. Stream

Telephone Workers' Co-operative Bank
50 Oliver Street

Date of Incorporation, March 20, 1925
Began Business, April 30, 1925

Regular meeting for receipt of moneys the last
business day of each month.

Albert F. Ripley
President

John F. Couming
Treasurer

Mary F. Dynan
Assistant Treasurer

Directors

*H. W. Bates	H. V. Keefe
J. J. Brennan	*J. R. McLeish
W. P. Brennan	A. F. Ripley
*J. F. Couming	C. F. VanTassel
P. J. Eaton	R. F. Williams
*L. R. Ford	

The Uphams Corner Co-operative Bank
564 Columbia Road (Dorchester District)

Date of Incorporation, January 4, 1928
Began Business, January 4, 1928

Regular meeting for receipt of moneys the second
Monday of each month.

C. Leighton Forbes
President

Dorothy R. Coffey
Treasurer

Directors

A. F. Brady	*J. H. Freeman
W. F. Cleary	*D. F. O'Connell
D. R. Coffey	F. O'Rourke
E. A. Craig	C. A. Young, II
*C. L. Forbes	

Volunteer Co-operative Bank
209 Washington Street

Date of Incorporation, November 16, 1887
Began Business, January 1, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

John F. Welch
President

Paul F. Ochs
Treasurer

Joseph E. Langone

Maurice J. Angland

Assistant Treasurers

Directors

M. J. Connelly	W. W. Johnson
S. Dunn	*E. J. Moore
W. F. Finucane	*P. F. Ochs
P. L. Flynn, Jr.	A. N. Osgood
C. J. Fox	W. H. Sullivan, Jr.
A. J. Gartland	*J. F. Welch

Workingmen's Co-operative Bank
73 Cornhill

Date of Incorporation, June 9, 1880
Began Business, June 11, 1880

Branch Offices
68 Summer Street
264 Massachusetts Avenue

Regular meeting for receipt of moneys the fifteenth
day of each month.

Everett P. Pope
President

Michael J. Dunnigan
Treasurer

Mildred M. McLean

James F. Rynn

Roger B. Hitchcock
Assistant Treasurers

Directors

W. C. Browne	*W. A. McCarrison
*S. S. Dean	*E. P. Pope
J. W. Gerrity	A. S. Potter
W. H. Gulliver, Jr.	*R. B. Tyler
H. Holst	*J. A. Whittemore, Jr.
*R. A. Ilg	

BRAINTREE**The Braintree Co-operative Bank**
871 Washington StreetDate of Incorporation, June 24, 1889
Began Business, October 15, 1889Regular meeting for receipt of moneys the third
Tuesday of each month.

Henry D. Higgins <i>President</i>	Arthur L. Whitten <i>Treasurer</i>
Rita W. G. Church <i>Assistant Treasurers</i>	Mabel F. McMorris

Directors

H. I. Charnock	F. A. Parmenter
C. R. Furlong	N. P. Potter
*H. D. Higgins	J. L. Ray
G. V. Jones	H. F. Robinson
*R. Lakin	W. B. Strathdee
J. F. Leetch	A. P. Sullivan
A. W. Moffatt	*A. L. Whitten
E. C. Mower, Jr.	

BRIDGEWATER**Bridgewater Co-operative Bank**
Corner Church and South StreetsDate of Incorporation, May 27, 1902
Began Business, June 16, 1902Regular meeting for receipt of moneys the third
Monday of each month.

Rosario Wood <i>President</i>	Harvey A. Wilber <i>Treasurer</i>
Mary C. Scully <i>Assistant Treasurer</i>	

Directors

U. P. Baroni	H. C. Graebe
*A. Brouillard	H. D. Hunt
*D. C. Chamberlain	E. J. Madden
A. E. Cox, Jr.	*F. Mitchell
P. P. Dorr	W. J. Wall, Jr.
H. J. Dowd	B. E. Ward
H. P. Dunn	*R. Wood
D. T. Gable	

BROCKTON**Campello Co-operative Bank**
1090 Main StreetDate of Incorporation, October 3, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the second
Monday of each month.

Walter A. Forbush <i>President</i>	Jason W. Shurtleff <i>Treasurer</i>
Anna E. Johnson <i>Assistant Treasurers</i>	Robert L. Smith

Directors

D. E. Alexander	W. A. Forbush, Jr.
W. H. Anderson	H. W. Harding
*P. C. Bennett	H. F. Hollis
*A. A. Chamberlain	*W. R. Morse
B. E. Crowell	F. H. Sargent, Jr.
G. I. Crowell	J. W. Shurtleff
W. A. Forbush	W. F. Stephens

BROOKLINE**Brookline Co-operative Bank**
264 Washington StreetDate of Incorporation, March 13, 1895
Began Business, May 2, 1895Regular meeting for receipt of moneys the first
Thursday of each month.

Daniel G. Rollins <i>President</i>	James S. Parker <i>Treasurer</i>
Louise A. Nyhan <i>Assistant Treasurer</i>	

Directors

G. S. Barnaby	*F. J. O'Hearn
G. R. Joslin	*J. S. Parker
*M. J. McLaughlin	*D. G. Rollins
M. S. McNeilly	R. S. Weeks, Jr.
T. J. Noonan	

Chestnut Hill Co-operative Bank
1218 Boylston StreetDate of Incorporation, August 3, 1954
Began Business, October 1, 1954Regular meeting for receipt of moneys the last
business day of each month.

Grafton Fay <i>President</i>	Stanley Gruber <i>Treasurer</i>
Ernest T. Ridlon <i>Assistant Treasurers</i>	Sydney M. Goldfine

Directors

T. Black	M. M. Goldfine
M. Cerel	*S. Gruber
H. B. Cohen	*M. J. Levin
M. Colten	*M. C. Roberts
*J. Condos	J. Silvano
D. L. Currier	M. M. Starensier
G. Fay	E. A. Umlah
*H. E. Franks	

Coolidge Corner Co-operative Bank
1320 Beacon StreetDate of Incorporation, April 6, 1955
Began Business, May 24, 1955Regular meeting for receipt of moneys the last
business day of each month.

Benjamin Yarchin <i>President</i>	Benjamin Yarchin <i>Treasurer</i>
Marjorie P. Dougherty <i>Assistant Treasurers</i>	George B. Lourie

Directors

*N. Buchman	E. R. Masters
A. L. Carnegie	*B. Phillips
S. Cooper	B. Riseman
D. M. Harvey	W. A. Silverman
G. B. Lourie	A. Yarchin
J. Lourie	*B. Yarchin

CAMBRIDGE**The Columbian Co-operative Bank
of Cambridge**

751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 6, 1892Regular meeting for receipt of moneys the second
Monday of each month.Arthur M. Wright
*President*Earle D. Wood
*Treasurer**Directors*

*D. H. Andrews	A. J. Serino
L. Bartel	J. E. Spike
*E. A. Crane	D. N. Squires
C. A. Higley	*E. D. Wood
F. J. Reardon	A. M. Wright
G. K. Saurwein	

**North Cambridge Co-operative Bank
2360 Massachusetts Avenue**Date of Incorporation, June 27, 1912
Began Business, July 9, 1912Regular meeting for receipt of moneys the second
Tuesday of each month.John D. Lynch
*President*John F. Griffin
*Treasurer*Marion A. Roche
*Assistant Treasurer**Directors*

C. A. Brush	*D. M. Murphy
E. J. Danehy	P. J. Nelligan
*J. F. Griffin	J. J. Sullivan
*J. D. Lynch	E. B. Tinker
T. W. Lynch	J. T. White
*F. A. Masse	

**Reliance Co-operative Bank
15 Dunster Street**Date of Incorporation, July 16, 1889
Began Business, July 16, 1889Regular meeting for receipt of moneys the tenth
day of each month.Harry R. Andrews
*President*John G. Wallwork
*Treasurer*Stuart M. Mabie
*Assistant Treasurer**Directors*

*H. R. Andrews	*H. F. Peak
A. T. Doyle	E. Phippen
*A. Durant	C. C. Pyne
F. E. Gallivan	*C. J. Sommer
E. B. Hamilton	*F. H. Townsend
A. G. MacKenzie	J. G. Wallwork
R. L. Masson	A. O. Wilson, Jr.

CANTON**Canton Co-operative Bank
510 Washington Street**Date of Incorporation, January 10, 1891
Began Business, February 10, 1891Regular meeting for receipt of moneys the second
Tuesday of each month.Eliot C. French
*President*Charles H. Seavey
*Treasurer*Cabot Devoll, Jr.
*Assistant Treasurer**Directors*

*H. B. Capen	J. C. Miller
C. Devoll, Jr.	H. N. Mosman
E. C. French	*W. C. Russell
J. G. Galligan, Jr.	*C. H. Seavey
R. E. Hollister	H. W. Tate
F. G. Jameson	*A. A. Ward
J. E. Kennedy	N. N. Wentworth, Jr.
*H. W. Merriam	

CHELSEA**Chelsea Co-operative Bank
407 Broadway**Date of Incorporation, October 25, 1910
Began Business, November 2, 1910Regular meeting for receipt of moneys the last busi-
ness day of each month.Walter E. Mutz
*President*Samuel B. Hayes
*Treasurer*Irene A. Grzybinska
*Assistant Treasurer**Directors*

E. F. Bowden	J. E. Henry
*H. C. Corliss	*C. S. Hobart
F. V. Crosby	W. E. Mutz
R. A. Cummings	C. L. Raffi
J. W. Downes	C. Richmond
R. F. Hancock	R. S. Wentworth
*S. B. Hayes	

**The Provident Co-operative Bank
14 Congress Avenue**Date of Incorporation, September 25, 1885
Began Business, September 28, 1885Regular meeting for receipt of moneys the fourth
Monday of each month.Herbert D. Hancock
*President*Rodney E. Mixer
*Treasurer*Hazel P. Crowley
*Assistant Treasurer**Directors*

J. A. Baer	E. Hutchinson, Jr.
J. F. Donovan	G. J. King
W. W. Dykeman	*R. E. Mixer
R. F. Goldsworthy	R. O. Rockwell
*H. D. Hancock	G. W. Shepherd
H. S. Hill	*J. F. Tierney

CHESTER**Chester Co-operative Bank
Main Street**

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel J. Donnelly Lester W. Simmons
President *Treasurer*

Directors

S. D. Barton	G. W. Olds
R. T. Bevan	*C. F. Pease
*S. J. Donnelly	W. A. Pease
S. H. Eames	*T. Rose
J. A. Huffmire	L. W. Simmons
C. G. Libardi	W. H. Stevens

CHICOPEE**Chicopee Co-operative Bank
35 Center Street**

Date of Incorporation, June 12, 1909
Began Business, August 3, 1909

Regular meeting for receipt of moneys the first
Tuesday of each month.

Frank M. Beesley William H. Brown
President *Treasurer*

Margaret C. Bagley
Assistant Treasurer

Directors

A. J. Balakier	T. J. Grady, Jr.
A. L. Balthazar	F. G. Gregory
*F. M. Beesley	S. F. Jorczak
J. E. Connor	*W. S. Olbrych
J. F. Cyran	E. J. O'Neil
*R. J. Flanagan	*J. J. Stachowicz
L. R. Flint	*H. J. Tessier
J. F. Gilrein	

**The Chicopee Falls Co-operative Bank
127 Main Street**

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Regular meeting for receipt of moneys the first
Friday of each month.

Ralph P. Cunningham George N. Benoit
President *Treasurer*

Directors

R. A. Arbour	C. Galuszka
*G. N. Benoit	*G. S. Hockenberry
T. F. Burke	P. H. O'Toole
*R. P. Cunningham	A. S. Roman
N. J. Forcier	E. R. Therrien

CLINTON**The John Prescott Co-operative Bank
77 High Street**

Date of Incorporation, January 11, 1935
Began Business, January 11, 1935

Regular meeting for receipt of moneys the second
Thursday of each month.

George V. Raynsford Edward W. Hoban
President *Treasurer*

Mary S. Haner Carleton J. Noon
Assistant Treasurers

Directors

R. B. Coldwell	N. E. Mather, Jr.
D. H. Dorr, Sr.	C. J. Noon
*M. J. Flanagan	G. V. Raynsford
*F. W. Fleischer	*M. A. Ruane
J. R. Gates	

COHASSET**Pilgrim Co-operative Bank
48 South Main Street**

Date of Incorporation, April 26, 1916
Began Business, May 16, 1916

Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell L. Fish Edward A. Mulvey
President *Treasurer*

Edward T. Mulvey
Assistant Treasurer

Directors

*D. L. Agnew	H. F. Howe
*T. G. Churchill	E. A. Mulvey
R. B. Coulter	H. A. Severne
*R. L. Fish	*F. L. Westerhoff
M. A. Hall	

CONCORD**Concord Co-operative Bank
31 Walden Street**

Date of Incorporation, December 19, 1921
Began Business, February 15, 1922

Regular meeting for receipt of moneys the last
business day of each month.

Gordon H. Ogilvie Leslie F. Nelson
President *Treasurer*

Directors

*H. W. Brown	F. C. McDonald
A. W. Cleveland	B. W. McGrath
C. T. Dolan	*L. A. Murray
M. L. Donaldson	*J. E. Mutty
E. R. Howard	*G. H. Ogilvie
*W. T. Magoon	A. L. Spurr

DANVERS**The Danvers Co-operative Bank
11 Maple Street**

Date of Incorporation, August 24, 1892
Began Business, August 29, 1892

Regular meeting for receipt of moneys the last
business day of each month.

Cyrus F. Newbegin
President

Harold H. Nylund
Treasurer

Directors

F. H. Chase
H. S. Clark
W. A. Cook
*W. C. Cook
W. J. Cullen
H. T. Merrill

*J. E. Morse, Jr.
*C. F. Newbegin
H. H. Nylund
*W. H. Sanborn
J. C. Wilkins

DEDHAM**The Dedham Co-operative Bank
402 Washington Street**

Date of Incorporation, February 11, 1886
Began Business, February 16, 1886

Regular meeting for receipt of moneys the third
Tuesday of each month.

Dennis J. Hurley
President

Robert A. Dewar
Treasurer

Virginia A. Merino
Assistant Treasurer

Directors

L. M. Blanke
*R. A. Dewar
R. A. Eaton
V. B. Hitchins
J. D. Hodgdon
D. J. Hurley

*A. R. Long
F. W. Massey
L. J. Murray
*E. W. Pilling
L. T. Shine
A. P. Vitali

DIGHTON**North Dighton Co-operative Bank
438 Spring Street**

Date of Incorporation, April 14, 1890
Began Business, April 21, 1890

Regular meeting for receipt of moneys the second
Monday of each month.

Charles R. Briggs
President

Stafford H. Hamblly
Treasurer

Directors

*N. S. Bowen
C. R. Briggs
*P. H. Carr
H. T. Childs
H. A. Goff
H. E. Goff

A. L. Gramm
S. H. Hamblly
*F. W. Mayer
L. I. Phillips
S. J. Pickens

EAST BRIDGEWATER**East Bridgewater Co-operative Bank
6 Central Street**

Date of Incorporation, February 25, 1913
Began Business, April 1, 1913

Regular meeting for receipt of moneys the last
business day of each month.

Richard F. Bartlett
President

L. Robert Fisher
Treasurer

Directors

R. F. Bartlett
*P. T. Benson
H. W. Collamore
V. D'Arpino
M. H. Davidson
*G. J. Frahar
R. A. Leland
W. A. Luddy

*N. E. Lundberg
C. E. Merrill
E. W. Nutter
*H. P. Perkins
M. F. Roach, Jr.
J. Stengel
*E. E. Whitmore

EASTHAMPTON**Easthampton Co-operative Bank
55 Union Street**

Date of Incorporation, March 24, 1900
Began Business, April 2, 1900

Regular meeting for receipt of moneys the first
Monday of each month.

William C. Fickert
President

Robert F. Ebert
Treasurer

Directors

*W. S. Babcock
*H. E. Bailey
R. F. Ebert
*W. C. Fickert
A. J. Kendrew

*A. J. Lapan
J. A. Laprade
P. M. McIntosh
*A. A. Weidhaas

EASTON**The North Easton Co-operative Bank
93 Main Street**

Date of Incorporation, April 23, 1889
Began Business, April 23, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

(Vacant)
President

Ralph A. Hopkins
Treasurer

Lorraine E. Gomes
Assistant Treasurer

Directors

J. Brenner
*D. C. Brophy
*A. N. Carlson
*G. L. Copeland
R. E. Dahlborg
R. F. Gooch

S. T. Haglund
H. C. Holmes
R. A. Hopkins
R. P. Howard
G. H. Knapp
C. A. Perkins

EVERETT**Everett Co-operative Bank**
419 Broadway

Date of Incorporation, September 24, 1890
Began Business, October 14, 1890

Regular meeting for receipt of moneys the third
Monday of each month.

Harland B. Newton Malcolm W. Russell
President *Treasurer*

Bernard G. Teel Grace W. Card
Assistant Treasurers

Directors

M. J. DeLeo	R. W. Nelson
A. F. Ensor	H. B. Newton
J. R. Leighton	*M. W. Russell
A. H. MacKinnon	*M. G. Sanborn
J. D. Malcolm	D. C. Stiles
*H. E. Mason	B. G. Teel

Glendale Square Co-operative Bank
715 Broadway

Date of Incorporation, May 15, 1928
Began Business, May 31, 1928

Regular meeting for receipt of moneys the second
Saturday of each month.

James P. Mulrennan Marie Killilea
President *Treasurer*

Directors

C. Barbarisi	S. Edelstein
*J. Bloomberg	W. H. Gerety
H. H. Cameron	*E. S. Mitchell
J. M. Carroll	*J. P. Mulrennan
P. J. Crowley	

FALL RIVER**The Fall River People's Co-operative Bank**
30 Bedford Street

Date of Incorporation, December 1, 1888
Began Business, December 12, 1888

Regular meeting for receipt of moneys the second
Wednesday of each month.

Preston H. Hood William D. Palmer
President *Treasurer*

Rene B. Beaulieu Hilda P. Bennett
Assistant Treasurers

Directors

A. B. Almy	C. K. Lincoln
L. S. Brayton	W. S. Lynch
M. R. Brown	E. V. D. Mills
*G. S. Darling	D. J. Richardson
A. H. Davis	*J. Sampson
*G. Delano, Jr.	W. F. Sanford
*D. J. Friar	W. A. Sherman
P. H. Hood	G. L. Sisson
P. H. Hood, Jr.	M. A. Westgate
*W. W. Leeming	

The Lafayette Co-operative Bank
60 Bedford Street

Date of Incorporation, April 11, 1894
Began Business, May 3, 1894

Regular meeting for receipt of moneys the last
business day of each month.

Noel Giard Frederick W. Peacock
President *Treasurer*

Robertha A. Durfee Angelo S. Borges
Assistant Treasurers

Directors

N. H. Boule	J. E. Lajoie
*F. L. Collins, Jr.	H. C. Padelford
O. Dumont	*F. W. Peacock
*N. Giard	J. O. St. Denis
G. W. Graham	F. M. Silvia, Jr.

Troy Co-operative Bank
15 Purchase Street

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Cyrus C. Rounseville Bernard N. Vezina
President *Treasurer*

Norman F. Estrella
Assistant Treasurer

Directors

R. C. Bigelow	W. E. Crowther
E. S. Bliss	*W. F. Davis
C. Buffington	*W. C. Harrison
H. S. R. Buffinton	J. P. Hart
C. R. Cain	*C. C. Rounseville
T. J. Carey	F. P. Smith
E. J. Cote	*S. J. Waring

FALMOUTH**The Falmouth Co-operative Bank**
143 Main Street

Date of Incorporation, May 22, 1925
Began Business, June 9, 1925

Regular meeting for receipt of moneys the second
Tuesday of each month.

Rawson C. Jenkins John R. Hughes
President *Treasurer*

Directors

G. Beale	R. C. Jenkins
G. H. Bigelow	A. E. Landers
S. Crosby	M. R. Lawrence
*A. W. Dyer	*H. I. McLane
C. E. Hall	*C. E. Morrison
*J. R. Hughes	*W. W. Peters

FITCHBURG**Fidelity Co-operative Bank**
675 Main StreetDate of Incorporation, April 25, 1888
Began Business, May 8, 1888Regular meeting for receipt of moneys the last
business day of each month.Milton A. Barrett Ruby E. Murch
President *Treasurer*Francis M. Metterville
*Assistant Treasurer**Directors*

*W. E. Anglim	M. Ford
*W. G. Arnold	*W. H. B. Fraas
W. E. Aubuchon	W. B. Hurd
*M. A. Barrett	C. P. Johnson
A. Crocker	W. S. Kemp, Jr.
W. H. Dolan	D. Richards

FRAMINGHAM**Framingham Co-operative Bank**
59 Howard StreetDate of Incorporation, April 18, 1889
Began Business, May 6, 1889Regular meeting for receipt of moneys the first
Monday of each month.Philip R. O'Brien Charles W. Hickson
President *Treasurer**Directors*

R. L. Allen	*G. F. Murphy
K. L. Atwell	P. R. O'Brien
*D. F. Copeland	*N. A. Packard
H. N. Dowse	E. M. Prescott
J. T. Hargraves	J. A. Turner
*G. E. Heiber	*W. S. Walsh
C. W. Johnson	

South Middlesex Co-operative Bank
102 Concord StreetDate of Incorporation, November 19, 1920
Began Business, January 13, 1921Regular meeting for receipt of moneys the third
Monday of each month.Raymond J. Callahan Anna M. Gorman
President *Treasurer*Mildred A. Callahan
*Assistant Treasurer**Directors*

*W. B. Brockelman	*J. J. O'Connor
*R. J. Callahan	P. Ottaviani
A. M. Colonna	E. J. Phair
S. H. Cushing	D. F. Prince
J. L. Haas	B. V. Schofield
J. C. Merriam	J. J. Sheehan
J. J. Murphy	*I. J. Stapleton

FRANKLIN**Dean Co-operative Bank**
68 Main StreetDate of Incorporation, June 15, 1889
Began Business, July 2, 1889Regular meeting for receipt of moneys the first
Tuesday of each month.Ernest B. Parmenter Charles J. Swenson, Jr.
President *Treasurer*Emma J. Catalano
*Assistant Treasurer**Directors*

W. L. Abbott	*A. C. Gowing
R. Assetta	R. E. Lougee
*A. Bullukian	*A. Mackintosh
J. D. Daddario	E. B. Parmenter
W. S. Eastman	*C. J. Swenson, Jr.
H. J. Geb	*E. G. Taylor

GARDNER**The Chair-Town Co-operative Bank**
74 Main StreetDate of Incorporation, January 22, 1915
Began Business, January 26, 1915Regular meeting for receipt of moneys the fourth
Tuesday of each month.Otto Hakkinen Harry K. Edgell
President *Treasurer**Directors*

G. A. Anderson	G. A. Keyworth
*E. A. Brooks	*A. P. Kraskouskas
H. F. Brown	*W. A. Loughlin
F. E. Depinet, Jr.	L. Reponen
*H. K. Edgell	B. J. Riley
*O. Hakkinen	F. D. Tousignant
S. H. Hartshorn, Jr.	R. A. Wood

Gardner Co-operative Bank
33 Pleasant StreetDate of Incorporation, January 14, 1889
Began Business, March 12, 1889Regular meeting for receipt of moneys the second
Tuesday of each month.Charles C. Brooks, Jr. Howard M. Tipton
President *Treasurer**Directors*

*J. E. Andersson	F. H. LeBlanc
*A. A. Bent	*R. F. Porter
C. C. Brooks, Jr.	C. B. Roche, Jr.
H. E. Drake, Jr.	*H. M. Tipton
I. B. Howe	R. H. Tousignant
R. W. Kelley	B. J. Wolanske
T. P. Kelly, Jr.	*R. F. Wood
H. S. Kendall	

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Alexander J. Guittarr John C. Frithsen
President *Treasurer*Melvin P. Olson, Jr.
*Assistant Treasurer**Directors*

T. W. Dolan	*A. J. Guittarr
*S. J. Favazza	D. F. Harris
C. F. Foley	*J. J. Lowrie
J. C. Frithsen	A. H. Nutton
C. H. Gibbs	*G. H. Tarr
J. C. Greely, Jr.	R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.T. Earle Hinchliffe Harold A. Simmons
President *Treasurer*Florence B. Harvie
*Assistant Treasurer**Directors*

E. E. Adams	A. C. Marsters
F. O. Barr	P. A. Peterson
*W. E. Barr	G. W. Rice
S. L. Davenport	*H. A. Simmons
*C. H. Earnshaw	G. L. Spence
T. E. Hinchliffe	

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889Regular meeting for receipt of moneys the first
Monday of each month.John F. Mack Ross H. Whittier
President *Treasurer*Margaret H. Ball
*Assistant Treasurer**Directors*

L. Barbieri	D. C. Killeen
J. S. Burnett	*J. F. Mack
F. E. Chamberlin	*H. E. Race
*C. P. Comstock	W. V. Seeley
J. Doon, Sr.	J. P. Tracy
C. W. French	R. H. Whittier
A. E. Gerard	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905Regular meeting for receipt of moneys the second
Tuesday of each month.Eugene L. Bond Ralph L. Bassett
President *Treasurer*Catherine V. Clough
*Assistant Treasurer**Directors*

*R. L. Bassett	C. H. Rose
*E. L. Bond	M. C. Skilton
*D. W. Clark	H. J. Smith
L. A. Comins	P. Tedesco, Jr.
H. F. Lawler	W. C. Wentworth
*L. H. Reed	F. A. Yeaw

HAVERHILL**Citizens' Co-operative Bank**
200 Merrimack StreetDate of Incorporation, August 22, 1887
Began Business, September 12, 1887Regular meeting for receipt of moneys the second
Monday of each month.Harold M. Goodwin Baker Adams
President *Treasurer*Dorothy Mills
*Assistant Treasurer**Directors*

*B. Adams	H. J. Gray
C. T. Bixby	K. R. Johnson
G. E. Goodrich	*N. C. Johnson
*H. M. Goodwin	J. F. Maguire
J. H. Goodwin	N. Peterson

Haverhill Co-operative Bank
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877Regular meeting for receipt of moneys the first
Monday of each month.James R. Page Albert J. Ingham
President *Treasurer*George H. Geddes
*Assistant Treasurer**Directors*

N. Bendetson	B. D. Harvey
C. A. Bodwell	*A. J. Ingham
G. H. Cranton	*R. B. Kimball
G. S. Davis	J. R. Page
E. E. Gage	W. S. Soroka
H. C. Harrison	*C. H. Stevens

HAVERHILL**Whittier Co-operative Bank**
107 Merrimack StreetDate of Incorporation, November 4, 1895
Began Business, November 19, 1895Regular meeting for receipt of moneys the third
Tuesday of each month.William R. Shepherd Laura G. Pettengill
President *Treasurer*Irene H. Berube
*Assistant Treasurer**Directors*

R. E. Denoncour	*W. R. Shepherd
W. M. Knott	J. L. Shevenell
J. W. McGinley	D. P. Stone
T. E. Pike	P. J. Tikelis
*R. T. Shea	L. B. Whiting

HINGHAM**The Hingham Co-operative Bank**
71 Main StreetDate of Incorporation, June 1, 1889
Began Business, June 5, 1889Regular meeting for receipt of moneys the first
Wednesday of each month.Lewis W. Perkins Elliott W. Worcester
President *Treasurer*Helen K. Cotchen
*Assistant Treasurer**Directors*

M. G. Douglas	K. G. MacLeod
H. L. Downing	*L. W. Perkins
*L. W. Foster	N. J. Platner, Jr.
J. J. Gordon	S. Sprague
*A. W. Kimball	E. W. Worcester
E. L. Loring	

HOLBROOK**The Holbrook Co-operative Bank**
95 North Franklin StreetDate of Incorporation, June 9, 1888
Began Business, June 11, 1888Regular meeting for receipt of moneys the second
Tuesday of each month.Leroy R. Wyman Leroy R. Wyman
President *Treasurer*Alphonse R. Uva
*Assistant Treasurer**Directors*

J. J. Barry	D. L. Ley
W. R. Cartwright	*J. F. Megley
S. C. Ellis	A. E. Moran
*G. J. Hagerty	R. M. Stikeleather
*V. M. Hogan	R. A. Weeks
A. E. Hooker	L. R. Wyman

HOLYOKE**The City Co-operative Bank**
272 Appleton StreetDate of Incorporation, July 16, 1889
Began Business, July 23, 1889Regular meeting for receipt of moneys the last
business day of each month.Fernand R. Ducharme France R. Lacoste
President *Treasurer*Monique Ducharme
*Assistant Treasurer**Directors*

*L. E. Beaulieu	*E. S. Frenier
E. Bouchard	E. D. Hallisey
C. R. Brunelle	R. W. Kuc
*R. P. Charest	A. R. Larose
L. J. Denys	E. J. Martineau
F. R. Ducharme	R. F. Stebbins

Holyoke Co-operative Bank
319 Appleton StreetDate of Incorporation, July 24, 1880
Began Business, August 25, 1880Regular meeting for receipt of moneys the last
business day of each month.E. C. Tucker Stevenson T. Nelson
President *Treasurer**Directors*

*R. Astley	C. L. Kirkpatrick
*G. Barnett	L. R. Neddo
E. J. Bayon	*S. T. Nelson
I. L. Eskenasy	F. Snyder
J. F. Gibson	E. H. Stuebi
C. M. Gillette	E. C. Tucker

HUDSON**Hudson Co-operative Bank**
12 Pope StreetDate of Incorporation, October 22, 1885
Began Business, November 19, 1885Regular meeting for receipt of moneys the third
Thursday of each month.Harriman A. Reardon Edward E. Sumpter
President *Treasurer*Charlotte H. Aldrich
*Assistant Treasurer**Directors*

*E. V. Aldrich	R. A. Knight
*W. E. Boyd	*L. L. Parker
F. J. Braga	O. L. Perrault
G. A. Coyne	H. A. Reardon
*G. A. Durand	F. E. Sanderson
M. A. Fillmore	T. A. Walsh
*W. S. Greeley	C. T. Whiting
*J. J. Henderson	

HULL**Hull Co-operative Bank**
4 Samoset Avenue

Date of Incorporation, April 21, 1955
Began Business, May 31, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Alfred M. Slattery William G. Spradlin
President *Treasurer*

Hugh C. Ross
Assistant Treasurer

Directors

*J. Anastos	J. I. Mirkin
*A. Cadish	*B. E. Oster
R. Epstein	J. J. Pearl
P. D. Fine	I. L. Rosenblum
*C. A. LaCentra	*H. C. Ross
E. M. Loew	A. M. Slattery
E. Minelli	A. Winer
A. J. Minevitz	

IPSWICH**Ipswich Co-operative Bank**
8 Market Street

Date of Incorporation, July 8, 1913
Began Business, July 14, 1913

Regular meeting for receipt of moneys the second
Monday of each month.

George C. Parsons S. Anne Carr
President *Assistant Treasurer*

Directors

T. J. Ciolek	A. R. Philpott
E. L. Elliott	*H. E. Porter
*L. M. King	N. L. Quint
G. E. Levesque	P. N. Soffron
*C. A. Mallard	E. Streiff
*E. J. Marcorelle	B. M. Sullivan
A. B. C. Mulholland	F. S. Witham
*G. C. Parsons	

LAWRENCE**Atlantic Co-operative Bank**
320 Essex Street

Date of Incorporation, March 26, 1891
Began Business, April 30, 1891

Regular meeting for receipt of moneys the last
business day of each month.

Frederick G. Caspar William E. Moriarty
President *Treasurer*

Vera G. Pedrick Evelyn R. Chadwick
Assistant Treasurers

Directors

C. Ash	L. F. Nolet
D. F. Cahill	M. Prevost
*F. G. Caspar	J. C. Reardon
C. F. Dewhirst	*E. V. Reed
W. F. Eastman	C. F. Smith
H. W. Leitch	*J. A. Torrisi
*W. E. Moriarty	

Lawrence Co-operative Bank
21 Lawrence Street

Date of Incorporation, March 12, 1888
Began Business, April 6, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Edward Bower Edward Bower
President *Treasurer*

Kenneth A. Ryder
Assistant Treasurer

Directors

*T. E. Andrew	J. H. Kellett
*E. Bower	W. W. Kurth
P. F. Danforth	*W. D. McIntyre
R. G. Doyle	W. S. Titecomb
J. H. Eaton	W. C. Wilson, Jr.

The Merrimack Co-operative Bank
264 Essex Street

Date of Incorporation, April 2, 1892
Began Business, April 28, 1892

Regular meeting for receipt of moneys the first
Friday of each month.

Francis J. Buckley Charles A. Avallone
President *Treasurer*

Directors

*C. A. Avallone	*E. F. Jones
F. J. Buckley	C. A. McCarthy
L. J. Daley	C. J. McCarthy
N. F. DeCesare	A. B. Rogers
*W. V. Demers	L. R. Viger
*J. A. Hurley	

LOWELL**B. F. Butler Co-operative Bank**
10 Hurd Street

Date of Incorporation, October 30, 1901
Began Business, November 1, 1901

Regular meeting for receipt of moneys the first
Friday of each month.

Leon D. Abbott John H. Pearson
President *Treasurer*

Edith A. Sanborn
Assistant Treasurer

Directors

D. W. Abbott	J. F. Murray
*L. D. Abbott	A. F. D. Pearson
A. R. Blazon	*J. H. Pearson
D. W. Farrington	W. Pearson
*W. R. Jeyes, Jr.	M. G. Rogers

LOWELL**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 29, 1885
Began Business, May 14, 1885Regular meeting for receipt of moneys the first
Friday after the tenth day of each month.Francis M. Qua Norman U. Armour
President *Treasurer*Benjamin A. Harrison
*Assistant Treasurer**Directors*

V. E. Dozois	*E. R. O'Heir
H. J. Hall	F. M. Qua
*R. A. Johnson	R. F. Qua
W. C. Lahue	R. E. Runels
B. D. Leahy	W. A. Thompson
*A. L. Mahoney	E. J. Watt
J. R. Mansfield	

LYNN**Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the first
Wednesday of each month.John H. Mattson Frederick W. Hixon
President *Treasurer*Fred P. Newton Ruth M. Collins
*Assistant Treasurers**Directors*

*E. N. Fuller	G. W. Mattson
A. N. Hammer	J. H. Mattson
H. F. Harvey	*F. P. Newton
*F. W. Hixon	A. C. Reynolds
R. R. Long	W. M. Shaw
D. L. Macdonald	

Lincoln Co-operative Bank
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909Regular meeting for receipt of moneys the last
business day of each month.Francis E. Ingalls Harold J. Curtis
President *Treasurer*M. Irene McEntee
*Assistant Treasurer**Directors*

W. A. Bishop	W. W. Morton
*G. C. Curtis	W. R. Noyes, Jr.
H. J. Curtis	W. M. Nye
*F. E. Ingalls	H. O. Silsbee, II
F. P. Keach	*J. E. Spinney
H. Kozlowski	

Lynn Co-operative Bank
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891Regular meeting for receipt of moneys the first
Monday of each month.Earl E. Wells Allan B. Bethune
President *Treasurer**Directors*

*A. B. Bethune	*W. E. Richardson
L. B. Campbell	W. E. Sears
E. N. Downing	*C. L. Stover
W. B. Hilton	E. E. Wells
M. W. Hunt	R. E. Wells

MALDEN**Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915Regular meeting for receipt of moneys the first
Monday of each month.William E. Cunningham Charles A. Ferguson, Jr.
President *Treasurer**Directors*

N. E. Boyle	N. A. Gallagher
*R. Burns	*W. W. Hall
*W. E. Cunningham	J. R. Mucci
E. W. Fitzgerald	F. H. Reed
H. W. Fitzpatrick	G. W. Shinney

Malden Co-operative Bank
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887Regular meeting for receipt of moneys the second
Monday of each month.Lawrence H. Marston Carl B. Norris
President *Treasurer*Kenneth L. Goddard
*Assistant Treasurer**Directors*

*T. H. Bush	A. E. Morton
W. C. Hamilton	C. F. Springall
J. H. Koniares	*E. S. Stackpole
*L. H. Marston	E. C. Swezey
J. Millen	R. P. Wilder

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883Regular meeting for receipt of moneys the third
Wednesday of each month.Everett A. Horton James A. Wheeler
President *Treasurer*Raymond W. Everett
*Assistant Treasurer**Directors*

*C. M. Briggs	R. Richardson
J. A. Cataloni	*P. L. Slayton
F. J. Fox	C. A. Wheeler
E. A. Horton	J. A. Wheeler
C. S. Mason	*C. H. Willard
W. P. McDermott	

MEDFIELD**The Medfield Co-operative Bank**
6 Pleasant StreetDate of Incorporation, December 29, 1905
Began Business, January 8, 1906Regular meeting for receipt of moneys the second
Monday of each month.Charles C. Cain Walter E. Anderson
President *Treasurer*Mary E. Bridge
*Assistant Treasurer**Directors*

*W. E. Anderson	R. W. Lyman
J. F. Bradstreet	J. W. Payson
*C. C. Cain	*A. D. Thorne
P. J. Gavin, Jr.	H. J. Webb
J. S. Kennedy	

MEDFORD**Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956Regular meeting for receipt of moneys the last
business day of each month.Sherwood J. Tarlow Theodore S. Samet
President *Treasurer*Ruby F. York
*Assistant Treasurer**Directors*

C. E. Bleiler	*R. A. Mullis
M. F. Breen	S. Patkin
J. J. Cirigliano	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
J. F. Golden, Jr.	H. I. Stoller
M. Juskalian	*S. J. Tarlow
J. P. Meehan	

MARBLEHEAD**The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886Regular meeting for receipt of moneys the first
Thursday of each month.W. Gerry Martin Clarence E. Chapman
President *Treasurer**Directors*

A. M. Brown	W. K. Goodwin
*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne, Jr.
E. S. Clark, Jr.	D. M. Stacey
C. M. Damon	*A. L. Swasey
J. A. M. Dow	G. E. Taylor, Jr.
J. H. Ferguson	

MARLBOROUGH**The Marlborough Co-operative Bank**
187 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890Regular meeting for receipt of moneys the second
Friday of each month.Frederick W. Pratt Cecil E. Standish
President *Treasurer*Richard K. Cogswell
*Assistant Treasurer**Directors*

*F. N. Bearce	H. S. Morse
J. J. Bradley	F. W. Pratt
*A. M. Forbush	C. E. Standish
*N. Forbush	J. W. Temple
*H. E. Moineau	C. E. Williams

Hillside-Cambridge Co-operative Bank
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877Regular meeting for receipt of moneys the first
Tuesday of each month.George S. Miller Donald N. Sleeper
President *Treasurer*Flora S. Harris
*Assistant Treasurer**Directors*

C. D. Bain	A. F. Kearin
F. J. Callahan	A. W. Leighton
H. N. Craig, Jr.	*G. S. Miller
R. M. Craig	D. N. Sleeper
*J. L. Donovan	D. N. Sleeper, Jr.
F. A. Feldman	*G. W. Sleeper
A. S. Hurlburt	H. C. Valcour
H. S. Johnson	

MEDFORD**The Medford Co-operative Bank
60 High Street**

Date of Incorporation, June 21, 1886
Began Business, July 7, 1886

Regular meeting for receipt of moneys the first
Wednesday of each month.

Rufus H. Bond A. Henry Craft
President *Treasurer*

Cecelia G. Hussey
Assistant Treasurer

Directors

R. H. Bond	K. Hudson
J. J. Carew	*C. S. Leonard
M. B. Collins	W. Lippman
*A. H. Craft	C. L. Oxnard
J. C. G. DeWolfe	A. R. Staffier
*P. A. Hall	E. V. Telfer

**West Medford Co-operative Bank
430 High Street**

Date of Incorporation, May 9, 1924
Began Business, June 10, 1924

Regular meeting for receipt of moneys the second
Wednesday of each month.

J. Raymond Gaffey Robert M. Barclay
President *Treasurer*

Beatrice Keshian
Assistant Treasurer

Directors

*R. M. Barclay	A. Maggiore
A. W. Byam	W. Marchese
*J. R. Gaffey	*F. W. Marshall, Jr.
E. T. Gilligan	R. B. Risman
G. P. Hassett	R. R. Sullivan
F. W. Holmes	W. R. Ward
J. Kazanjian	

MEDWAY**Medway Co-operative Bank
322 Village Street**

Date of Incorporation, September 7, 1915
Began Business, October 5, 1915

Regular meeting for receipt of moneys the first
Tuesday of each month.

Rudolph F. King Daniel M. Malloy
President *Treasurer*

Directors

*F. B. Clark	R. J. Martin
A. T. Handverger	*D. J. Murphy
R. W. Hunter	R. J. O'Donnell
P. J. Kenney	*J. H. Reardon
G. P. King	A. L. Saunders
R. F. King	H. E. Sherman
*D. M. Malloy	*J. J. Sullivan
W. J. Malloy	

MELROSE**Melrose Co-operative Bank
638 Main Street**

Date of Incorporation, April 4, 1890
Began Business, April 20, 1890

Regular meeting for receipt of moneys the first
Monday of each month.

Ernest W. Lay Robert L. Hutchinson
President *Treasurer*

Dorothy J. White
Assistant Treasurer

Directors

J. L. Baneroff	J. W. Killam, Jr.
*H. L. Gilbert	E. W. Lay
B. Gittes	R. C. LeSaffire
E. A. Hanslin	*E. F. Perkins
*R. L. Hutchinson	H. T. Rand
H. W. Jones	G. B. Redding
S. H. Jones	C. B. Wills

MERRIMAC**The Economy Co-operative Bank
6 Church Street**

Date of Incorporation, July 26, 1889
Began Business, August 12, 1889

Regular meeting for receipt of moneys the second
Monday of each month.

Roy C. Journeay Wilfred G. Journeay
President *Treasurer*

Directors

*U. N. Corson	W. G. Journeay
H. M. Emery	*G. E. Lay
G. F. Gibbs	*C. H. Phillips
R. C. Journeay	

METHUEN**Methuen Co-operative Bank
30 Hampshire Street**

Date of Incorporation, April 4, 1923
Began Business, April 13, 1923

Regular meeting for receipt of moneys the last
business day of each month.

Ernest E. Richardson Alfred Eaton, Jr.
President *Treasurer*

Directors

R. J. Boddy	F. E. Hoyle
S. J. Caplan	K. R. Hyde
D. J. Cregg	*J. P. Lane
C. A. Dodge	S. Pickles
A. Eaton, Jr.	*E. E. Richardson
A. B. Gordon	*H. A. Tatone

MIDDLEBOROUGH**Middleborough Co-operative Bank**
30 South Main StreetDate of Incorporation, April 12, 1889
Began Business, May 1, 1889Regular meeting for receipt of moneys the third
Tuesday of each month.Lorenzo Wood
*President*Harold J. Donner
Treasurer

Irene B. Dunham

John B. Lynde

*Assistant Treasurers**Directors*H. K. Atkins
*T. F. Begley
L. F. Callan, Jr.
F. D. Costello
G. P. Deane
*G. A. Donner
H. J. Donner
J. H. KennedyJ. R. Kyrouz
R. A. Nourse
*J. F. Riley
*H. W. Sears
J. V. Sullivan, Jr.
A. A. Thomas
*L. Wood**MILLBURY****Millbury Co-operative Bank**
97 Elm StreetDate of Incorporation, January 30, 1926
Began Business, February 10, 1926Regular meeting for receipt of moneys the second
Wednesday of each month.Warren B. Harris
*President*John R. Dalrymple
*Treasurer**Directors*C. A. Carlson
*J. A. Conley
J. R. Dalrymple
W. B. Harris
J. Higginbottom, Jr.
W. E. Johnson
C. W. MonigleJ. W. Owen
*G. A. Russell
W. T. Stockwell
O. H. Stowe
*W. W. Swift
R. A. Wahlstrom**MILTON****Milton Co-operative Bank**
400 Granite AvenueDate of Incorporation, July 9, 1919
Began Business, September 17, 1919Regular meeting for receipt of moneys the fourth
Monday of each month.Frederick N. Marr
*President*William P. Melley
*Treasurer*Donald H. Pierce
*Assistant Treasurer**Directors**J. C. Affanato
J. L. Bough
H. H. Budd
W. L. Caldwell
S. G. Craig
J. M. Curley
*L. F. GallagherD. M. Jackson
D. H. Leahy
*A. E. Manning
*F. N. Marr
*W. P. Melley
*W. J. Murdock
C. A. Westhaver**NEEDHAM****The Needham Co-operative Bank**
1063 Great Plain AvenueDate of Incorporation, April 21, 1892
Began Business, May 9, 1892Regular meeting for receipt of moneys the second
Wednesday of each month.Amos H. Shepherdson
*President*Amos H. Shepherdson
*Treasurer*Ernest R. Keith
*Assistant Treasurer**Directors*F. L. Cheney
*R. F. Day
L. E. Eaton
D. H. Finnigan
*A. H. GodfreyJ. N. Hall
*A. S. Holt
*A. H. Shepherdson
E. F. Smith**NEW BEDFORD****Acushnet Co-operative Bank**
115 Willam StreetDate of Incorporation, November 15, 1889
Began Business, November 16, 1889Regular meeting for receipt of moneys the fourth
Saturday of each month.Merton C. Fisher
*President*Eugene F. Phelan
*Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*B. M. Bedard
P. J. Coholan
*A. P. Doyle
M. C. Fisher
W. R. Freitas*E. F. Phelan
*E. D. Stetson, Jr.
*W. Stitt
C. H. Whittier
S. F. Winsper**New Bedford Co-operative Bank**
115 Willam StreetDate of Incorporation, July 11, 1881
Began Business, August 19, 1881Regular meeting for receipt of moneys the fourth
Saturday of each month.Merton C. Fisher
*President*Eugene F. Phelan
*Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*B. M. Bedard
P. J. Coholan
*A. P. Doyle
M. C. Fisher
W. R. Freitas*E. F. Phelan
*E. D. Stetson, Jr.
*W. Stitt
C. H. Whittier
S. F. Winsper

NEWBURYPORT

Newburyport Co-operative Bank 42-44 State Street

Date of Incorporation, March 15, 1888
Began Business, April 9, 1888

Regular meeting for receipt of moneys the second
Monday of each month.

Albert M. Weatherby C. Albert Caswell
President *Treasurer*

Margaret E. Stickney
Assistant Treasurer

Directors

*A. L. Armstrong	M. E. Stickney
M. G. Ayers	R. L. Thurlow
*C. A. Caswell	X. P. Walton
D. S. Currier	*A. M. Weatherby

NEWTON

The Auburndale Co-operative Bank 307 Auburn Street

Date of Incorporation, February 8, 1910
Began Business, February 15, 1910

Regular meeting for receipt of moneys the last
business day of each month.

Edward B. Gray Allard M. Valentine
President *Treasurer*

John A. Shaw
Assistant Treasurer

Directors

C. D. Ansley	H. H. Ham, Jr.
E. J. Boardman	*F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
F. F. Davidson	H. N. McGill
S. G. French	*A. M. Valentine
R. J. M. Fyfe	*W. F. White
E. B. Gray	

The Newton Co-operative Bank 305 Walnut Street

Date of Incorporation, June 4, 1888
Began Business, September 4, 1888

Regular meeting for receipt of moneys the first
Tuesday of each month.

Warren W. Oliver Walter A. Hood
President *Treasurer*

Robert B. Nickerson
Assistant Treasurer

Directors

T. V. Cleveland	*W. W. Oliver
T. F. Donnelly	C. F. Schipper, Jr.
*F. A. Hawkins	D. Suvalle
*G. A. Haynes	N. H. S. Vincent
W. A. Hood	J. H. Walsh
*D. L. Morris	

Newton South Co-operative Bank 1156 Walnut Street

Date of Incorporation, July 8, 1913
Began Business, September 18, 1913

Regular meeting for receipt of moneys the last
business day of each month.

C. J. Kesseli J. R. Redfern
President *Treasurer*

C. T. Barry
Assistant Treasurer

Directors

*L. Alvord	G. T. McLaughlin
R. S. Hamilton	W. H. Prentice
C. A. Hill	*J. R. Redfern
*E. C. Keating	*A. J. Rochette
P. E. Keating	J. A. Waters
*C. J. Kesseli	

West Newton Co-operative Bank 1308 Washington Street

Date of Incorporation, June 16, 1892
Began Business, June 22, 1892

Regular meeting for receipt of moneys the last
business day of each month.

Loomis Patrick Francis C. Chase
President *Treasurer*

Gladys Pillion
Assistant Treasurer

Directors

*F. C. Chase	*E. F. Rogers
J. A. Cranshaw	F. M. Sears
*J. B. Davis	R. M. Segal
*C. E. Hilliard	*J. C. Skinner
C. H. Holdridge	*G. W. Tomlinson
F. K. Hoyt	*R. J. White
L. Patrick	A. R. Whitman
*K. E. Prior	

NORTHAMPTON

The Northampton Co-operative Bank 67 King Street

Date of Incorporation, May 21, 1889
Began Business, May 24, 1889

Branch Office 19 North Pleasant Street, Amherst

Regular meeting for receipt of moneys the first
business day of each month.

Harold Y. Beastall James M. Ross
President *Treasurer*

Richard Ruddeforth
Assistant Treasurer

Directors

*M. C. Aquadro	W. C. Jones
A. August	J. W. Lederle
*H. Y. Beastall	*A. E. Lumley
C. A. Dolan	A. D. Morse
W. E. Dwyer	R. D. Newell, Sr.
R. W. Finck	J. M. Ross
H. G. Fish	*W. A. Rudd

NORWOOD**The Norwood Co-operative Bank**
24 Guild Street

Date of Incorporation, September 20, 1889

Began Business, October 1, 1889

Regular meeting for receipt of moneys the first
Tuesday of each month.Kenneth W. Tatrow Charles P. Kent
President *Treasurer*Herbert J. Millen
*Assistant Treasurer**Directors*

*A. P. Allen	*L. Orent
*J. J. Callahan	C. L. Rich
*J. J. Coakley	*K. W. Tatrow
E. L. Donovan	R. W. Williamson
R. V. Garner	P. A. Woodward
C. J. McCreery	

ORANGE**Orange Co-operative Bank**
11 North Main Street

Date of Incorporation, January 8, 1889

Began Business, January 23, 1889

Regular meeting for receipt of moneys the fourth
Tuesday of each month.Justin P. Waite William L. Kimball
President *Treasurer*Isadore A. Lundgren
*Assistant Treasurer**Directors*

W. W. Brewer	L. H. Rogers
*E. G. Harrington	J. P. Waite
L. B. Horrigan	F. T. Waters, Jr.
H. M. Johnson	*F. L. Webster
J. R. Kimball	*G. E. Whitney
W. L. Kimball	D. A. Witty
R. W. Moore	D. B. Woodward

PEABODY**The Peabody Co-operative Bank**
32 Main Street

Date of Incorporation, May 28, 1888

Began Business, June 16, 1888

Regular meeting for receipt of moneys the third
Friday of each month.William J. D. Ratcliff Theodore W. Lawson, Jr.
President *Treasurer*Marjorie L. Ricker
*Assistant Treasurer**Directors*

H. B. Bliss	T. E. Lynch
L. F. Conway	A. L. Pierce
T. E. Hayes	*W. J. D. Ratcliff
*J. D. Jeffers	J. A. Sanger
*G. F. Jones	W. P. Trask
E. H. Lalime	J. P. Woods
H. W. Legro	

PITTSFIELD**The Pittsfield Co-operative Bank**
48 Fenn Street

Date of Incorporation, February 15, 1889

Began Business, March 5, 1889

Regular meeting for receipt of moneys the last
business day of each month.Walter L. Guiltinan Walter L. Guiltinan
President *Treasurer*Edward C. Durant Charles P. Hooker
Florence M. Coy
*Assistant Treasurers**Directors*

C. H. Cook	*S. L. Rosenfeld
C. E. Cozzio	*A. P. Shaw
B. M. England	J. C. Smith
W. L. Guiltinan	*S. M. Smith
*F. A. Hanlon	W. B. West
C. H. Manning	W. A. Whittlesey, III
H. Reynolds	

QUINCY**North Quincy Co-operative Bank**
440 Hancock Street

Date of Incorporation, May 18, 1953

Began Business, May 29, 1953

Regular meeting for receipt of moneys the last
business day of each month.Reuben A. Grossman Mary E. Holmes
President *Treasurer**Directors*

*N. Belt	R. Grossman
*H. Berry	S. Grossman
*B. Cohen	J. Hallisey
A. Dockser	M. Holmes
*C. Dockser	A. Poley
*M. Grossman	S. Stadfeld
N. Grossman	

The Quincy Co-operative Bank
1259 Hancock Street

Date of Incorporation, April 17, 1889

Began Business, May 7, 1889

Branch Office
Route 3 and Rockland Street, HanoverRegular meeting for receipt of moneys the first
Wednesday of each month.Heslip E. Sutherland Ralph W. Moorhead
President *Treasurer*Marjorie Caswell Lawrence D. Duncan, III
*Assistant Treasurers**Directors*

*L. H. Abbott	J. R. Herbert
*W. S. Carson	W. A. O'Connell
*A. W. Clark	*N. V. Papani
*L. S. Cleaves	*W. P. Smith
J. B. Grossman	*H. E. Sutherland

QUINCY**Shipbuilders Co-operative Bank**
15 Chestnut Street

Date of Incorporation, January 16, 1920
Began Business, February 20, 1920

Regular meeting for receipt of moneys the second
Friday of each month.

George F. O'Brien Francis X. McCauley
President *Treasurer*

Sabra R. Turner
Assistant Treasurer

Directors

L. Antonelli	W. J. Martin
H. A. Brecht	Hon. K. L. Nash
*J. F. Cronin	G. F. O'Brien
F. Duggan	W. J. Owens
*L. D. Duncan, Jr.	*B. Rappaport
*E. C. Geehr	J. D. Smith
J. W. Kapples, Jr.	*T. H. Webb
R. J. Larkin	

RANDOLPH**The Randolph Co-operative Bank**
142 North Main Street

Date of Incorporation, January 29, 1889
Began Business, February 7, 1889

Regular meeting for receipt of moneys the first
Thursday of each month.

Walter J. Good William J. Leahy
President *Treasurer*

Edward C. Hoeg
Assistant Treasurer

Directors

W. G. Billingham	F. J. Leahy
R. W. Cartwright, Jr.	W. J. Leahy
T. A. Fardy	C. L. Paine
*E. R. Flaherty	J. L. Porter
*W. J. Good	*J. T. Shay
R. H. Hutchinson	M. E. Young

READING**Reading Co-operative Bank**
180 Haven Street

Date of Incorporation, November 27, 1886
Began Business, December 6, 1886

Regular meeting for receipt of moneys the Tuesday
following the first Monday of each month.

Earle H. Chapin Leslie D. Stark
President *Treasurer*

T. Gerald Richards
Assistant Treasurer

Directors

*P. E. Case	H. H. Jones
*E. H. Chapin	R. M. Kelmon
*H. B. Currell	H. E. Melzar
R. R. Currier	R. K. Pomeroy
W. G. Day	B. F. Sands
*J. L. Devaney	E. J. Scott
E. M. Halligan	W. A. Stevens
H. R. Johnson	

ROCKLAND**Rockland Co-operative Bank**
308 Union Street

Date of Incorporation, February 21, 1911
Began Business, March 9, 1911

Regular meeting for receipt of moneys the second
Thursday of each month.

Mark W. Murrill Joseph B. Estes
President *Treasurer*

Directors

C. S. Burrell	W. T. Magoun
W. D. Coughlan	*M. W. Murrill
*J. B. Estes	S. A. Peterson
*G. A. Gallagher	L. Phillips, 2nd
R. J. Geogan	A. E. Sullivan
J. M. Golemme	R. D. Tedeschi
*J. T. Higgins	

SALEM**The Roger Conant Co-operative Bank**
256 Essex Street

Date of Incorporation, November 9, 1894
Began Business, November 13, 1894

Regular meeting for receipt of moneys the last busi-
ness day of each month.

Ralph H. Porter Stanley B. Winn
President *Treasurer*

Directors

W. J. Fowler	M. J. Reardon
*H. S. Lefavour	A. I. Shatswell
*R. H. Porter	*M. S. Smith

Salem Co-operative Bank
71 Washington Street

Date of Incorporation, April 7, 1888
Began Business, April 13, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Wilfrid W. Brouillette H. Willard Horne
President *Treasurer*

Directors

*W. W. Brouillette	*J. A. Johnson
H. F. Callahan	E. P. Lane
*F. A. Gallagher	H. G. Macomber
R. A. Hamilton	E. P. Parker
H. W. Horne	C. C. Tuttle

SANDWICH

Sandwich Co-operative Bank Main Street

Date of Incorporation, October 1, 1885
Began Business, December 15, 1885

Regular meeting for receipt of moneys the third
Tuesday of each month.

J. Foxcroft Carleton George Sutton
President *Treasurer*

Camilla E. Nevius
Assistant Treasurer

Directors

I. K. Besse *A. E. Hoccy
W. G. Bryden *J. T. Liberty
J. F. Carleton *W. E. C. Perry
C. E. Cross D. R. Small
*C. I. Goodspeed G. Sutton
*W. E. Heuss

SAUGUS

Saugus Co-operative Bank 544 Lincoln Avenue

Date of Incorporation, March 31, 1911
Began Business, May 10, 1911

Regular meeting for receipt of moneys the second
Wednesday of each month.

Frederick J. England Horace C. Ramsdell
President *Treasurer*

Directors

G. H. Anthony *J. S. King
*E. W. Cousens G. R. Moriello
*F. J. England *H. B. Poole
S. E. Gillespie *H. C. Ramsdell
H. B. Huff, Jr. L. P. Sanborn

SHARON

The Sharon Co-operative Bank 7 South Main Street

Date of Incorporation, January 19, 1912
Began Business, February 12, 1912

Regular meeting for receipt of moneys the third
Monday of each month.

Dwight P. Colburn V. Belle Winchester
President *Treasurer*

Directors

W. B. Buttinger W. F. Hickes
F. A. Chase W. H. Howe
*D. P. Colburn A. C. Kellogg
*W. G. Darrow *A. H. Urann
G. C. Derry *H. S. Whitney
J. J. Fox V. B. Winchester

SHIRLEY

Shirley Co-operative Bank 25 Main Street

Date of Incorporation, December 27, 1907
Began Business, January 1, 1908

Regular meeting for receipt of moneys the second
Wednesday of each month.

Ralph G. Hillman Lewis H. Bradford
President *Treasurer*

Donald L. Bradford
Assistant Treasurer

Directors

*D. L. Bradford R. H. J. Holden
*L. H. Bradford P. Howard
C. E. Brown D. McDuffee
H. L. Choate E. J. Michaud
H. Dunn W. Westowski
V. H. Griffin R. S. Wheeler
*J. Gundersen

SOMERVILLE

Central Co-operative Bank 405 Highland Avenue

Date of Incorporation, January 15, 1915
Began Business, February 1, 1915

Regular meeting for receipt of moneys the last
business day of each month.

John D. Kelley Joseph R. Doherty
President *Treasurer*

Margaret E. McGurl
Assistant Treasurer

Directors

W. J. Bennett J. D. Kelley
*W. G. Cheever A. B. Mahoney
*J. R. Doherty J. T. McGrath
*L. C. Donahue R. J. Muldoon
*W. J. Donovan J. J. Vaccaro
J. P. Heffernan

Somerville Co-operative Bank 60 Union Square

Date of Incorporation, May 4, 1880
Began Business, June 7, 1880

Regular meeting for receipt of moneys the first
Monday of each month.

T. Everett VanInderstine Hubert A. Mitchell
President *Treasurer*

Ada B. Foulger
Assistant Treasurer

Directors

A. J. Anthony C. M. Hutchins
F. C. Babcock K. H. Lyon
N. A. Belden *H. A. Mitchell
*T. F. Bennett, Jr. *T. E. VanInderstine
A. H. Hall C. W. Walters
C. I. Horton L. R. Wentworth

SOUTHBRIDGE**The Southbridge Co-operative Bank**
15 Elm StreetDate of Incorporation, March 8, 1910
Began Business, April 7, 1910Regular meeting for receipt of moneys the last
business day of each month.

Robert P. Montague <i>President</i>	Robert E. Coderre <i>Treasurer</i>
Armand H. Lapierre <i>Assistant Treasurer</i>	
<i>Directors</i>	

G. E. Casaubon	A. G. Morin
E. L. Coderre	R. S. Normandin
*R. E. Coderre	O. J. Paquette, Jr.
L. E. Colognesi	W. Richard
M. J. Kurposka	*A. A. Roy
*J. V. Laughnane	H. N. Smith
A. LeDoux	G. R. Tasse
R. P. Montague	

SPRINGFIELD**Springfield Co-operative Bank**
81 State StreetDate of Incorporation, April 13, 1882
Began Business, May 9, 1882**Branch Office**
864 State Street, SpringfieldRegular meeting for receipt of moneys the second
Tuesday of each month.

Floyd A. Oatman <i>President</i>	David P. Radebaugh <i>Treasurer</i>
Eva Anderson <i>Assistant Treasurer</i>	Gene E. Maggi <i>Assistant Treasurer</i>
<i>Directors</i>	

S. P. Blake	*H. C. Heiden
G. C. F. Carlson	L. C. Hineckley
E. W. Carman	B. Mount
R. S. Carroll	*F. A. Oatman
H. N. Charkoudian	*D. P. Radebaugh
S. R. Cook	C. Ruggles, Jr.
M. J. Donovan	W. L. Spaulding
R. R. Emerson	*W. Sturtevant
C. H. Gardner	W. L. Wright
W. E. Guenther	G. R. Yerrall, 3rd

STONEHAM**Stoneham Co-operative Bank**
365 Main StreetDate of Incorporation, January 10, 1887
Began Business, February 1, 1887Regular meeting for receipt of moneys the second
Tuesday of each month.

William S. Lister <i>President</i>	Harold S. Adams <i>Treasurer</i>
Howard F. Achorn <i>Assistant Treasurer</i>	
<i>Directors</i>	

H. F. Achorn	*E. B. Elliott
H. S. Adams	W. S. Lister
*C. E. Ames	*J. C. Nelson
L. Barbo	R. E. Robertson
G. W. Beane	R. H. Seitz
G. E. Bell	M. D. Taylor
E. R. Boyd	E. L. Young
K. A. Currie	

STOUGHTON**The Stoughton Co-operative Bank**
20 Park StreetDate of Incorporation, March 23, 1886
Began Business, April 10, 1886Regular meeting for receipt of moneys the tenth
day of each month.

Fred C. Phillips <i>President</i>	E. LeRoy Clark <i>Treasurer</i>
Mildred R. Halliden <i>Assistant Treasurer</i>	
<i>Directors</i>	

*A. W. Buckley	W. J. O'Brien
R. J. Buckley	A. L. Penardi
*E. L. Clark	F. C. Phillips
J. R. Coogan	*W. G. Pratt
*M. D. Lowe	B. J. Reilly
L. F. Madden	T. L. Roach
*P. J. McGarvey	R. F. Warner
J. H. McGrath	

TAUNTON**Mechanics' Co-operative Bank**
308 Bay StreetDate of Incorporation, September 14, 1877
Began Business, September 17, 1877Regular meeting for receipt of moneys the first
Monday after the fifteenth of each month.

Elmer B. Noyes <i>President</i>	George W. Robertson <i>Treasurer</i>
Beatrice F. Burt <i>Assistant Treasurer</i>	
<i>Directors</i>	

G. F. Bellamy, Jr.	*F. Kerry
*R. E. Bentley	*M. D. Lemaire
F. G. Burt	E. B. Noyes
R. E. Deponte	*G. W. Robertson
P. F. Francis	M. S. Rozowicz
V. A. George	F. R. Tripp
M. E. Hooker	L. B. Wood

Taunton Co-operative Bank
4 Winthrop StreetDate of Incorporation, March 2, 1880
Began Business, March 17, 1880Regular meeting for receipt of moneys the third
Tuesday of each month.

Charles R. Galligan <i>President</i>	Robert I. Lawrence <i>Treasurer</i>
Ruth R. Woodward <i>Assistant Treasurer</i>	
<i>Directors</i>	

A. A. Andrade	E. J. O'Brien
R. E. Costello	*P. F. O'Donnell
C. A. Eldridge	A. B. Pierce
*C. R. Galligan	*H. E. Pierce
E. S. Hill	S. D. Robinson
*R. I. Lawrence	C. L. Vanderwarker
*R. H. Lincoln	E. S. White
G. T. Miller	

The Weir Co-operative Bank 33-35 Weir Street

Date of Incorporation, July 11, 1884
Began Business, July 16, 1884

Regular meeting for receipt of moneys the first
Tuesday after the sixteenth of each month.

Warren M. Swift
President

William W. Doherty
Treasurer

Directors

T. J. Devine
*W. W. Doherty
G. A. Horton
J. H. Martin
A. S. O'Keefe
C. A. Perry
L. W. Phillips

W. G. Powers
*H. H. Presbrey
W. F. Rayment
M. C. Robbins
*W. M. Swift
*J. Trucchi
*T. T. Tweedy

TEMPLETON

The Baldwinville Co-operative Bank Central Street

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Regular meeting for receipt of moneys the fourth
Wednesday of each month.

Henry R. Wheeler
President

David J. St. Germain
Treasurer

Catherine A. Pianka
Assistant Treasurer

Directors

*M. S. Brown
W. W. Colburn
L. W. Day
*W. H. Gleason
W. J. Graves
F. S. Kenney
M. A. Miller
A. F. Moulton

W. B. Paine
P. J. Pease
R. F. Smith
*M. E. Stinson
G. A. Stuart
*H. R. Wheeler
E. A. Wirkkala

TISBURY

The Martha's Vineyard Co-operative Bank South Main Street

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Regular meeting for receipt of moneys the second
Wednesday of each month.

Leland W. Renear
President

Dwight W. Robb
Treasurer

Edythe H. Simpson
Assistant Treasurer

Directors

A. L. Braley
H. Cronig
A. O. Fischer
W. E. Flanders
G. S. Garland
L. M. Greene
N. C. Hinckley
A. H. Jernegan

S. C. Luce, Jr.
*J. M. Lambert
*P. J. Norton
J. E. Phillips
*L. W. Renear
*W. C. Ripley
D. W. Robb

UXBRIDGE

Uxbridge Co-operative Bank 35 North Main Street

Date of Incorporation, March 5, 1929
Began Business, March 5, 1929

Regular meeting for receipt of moneys the first
Friday of each month.

Harold J. Walter
President

Herbert C. Bridges
Treasurer

Pauline L. Boudreau
Assistant Treasurer

Directors

*W. P. Barron
T. J. Brennan
*H. C. Bridges
F. L. Kenney
*F. E. Larkin
J. Mulvey
F. Prestera

W. Ratkiewicz
R. S. W. Roberts
*H. B. Seagrave
*K. D. Taft
A. D. Tancrell
H. J. Walter

WAKEFIELD

Wakefield Co-operative Bank 347 Main Street

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

Branch Office
596 Main Street, Lynnfield Centre

Regular meeting for receipt of moneys the tenth
day of each month.

Jabez Hollett
President

Galen W. Hoyt
Treasurer

Dorothy L. Murphy
Assistant Treasurers

Directors

J. S. Caldwell
H. B. Evans
*H. N. Goodspeed
*J. Hollett
R. A. Hovey
*G. W. Hoyt

P. E. Lewis
J. J. McCarthy
W. C. McKie
J. J. Round, Jr.
*G. H. Stout
*H. A. Tobey

WALPOLE

Walpole Co-operative Bank 982 Main Street

Date of Incorporation, June 11, 1912
Began Business, June 12, 1912

Regular meeting for receipt of moneys the second
Friday of each month.

Willard E. Everett
President

Ralph P. Kelley
Treasurer

Directors

T. M. Connell
W. E. Everett
J. H. Ginley
*C. B. Gove
C. E. Hartshorn
*R. H. Kannally

*R. P. Kelley
W. D. McLean
D. F. O'Brien
H. D. Robinson
*A. W. Smith
W. Warren

WALTHAM**Middlesex Family Co-operative Bank**
20 Lexington StreetDate of Incorporation, December 30, 1953
Began Business, January 23, 1954Regular meeting for receipt of moneys the last
business day of each month.Robert A. Grimes Leo Gallitano
President *Treasurer*Edward T. Cousineau
*Assistant Treasurer**Directors*

L. Biron	J. Drapkin
P. E. Burke	*L. Gallitano
R. A. Campisi	*R. A. Grimes
S. A. Cohn	N. J. Semenza
J. C. Collins	T. F. Walsh
*W. H. Curnyn	*B. Wolk

WARE**Ware Co-operative Bank**
Main and Church StreetsDate of Incorporation, March 23, 1920
Began Business, April 10, 1920**Branch Office**
24 Main Street, Three RiversRegular meeting for receipt of moneys the second
Friday of each month.Arlan H. Schoonmaker Francis H. Chrobak
President *Treasurer*Herman W. Leonard M. Eugenia Tucker
*Assistant Treasurers**Directors*

G. J. Burgiel	*A. H. Schoonmaker
*F. H. Chrobak	N. W. Schoonmaker
T. A. Deslauriers	W. W. Shuttleworth
C. E. Gadaire	*C. E. Williams
W. M. Hyde	

WAREHAM**Wareham Co-operative Bank**
261 Main StreetDate of Incorporation, May 1, 1918
Began Business, June 1, 1918Regular meeting for receipt of moneys the second
Tuesday of each month.George H. Smith Robert M. Whitcomb
President *Treasurer*Walter C. Morse
*Assistant Treasurer**Directors*

E. K. Baker	*R. C. Dunn
J. J. Bosnengo	L. L. Eldredge
K. J. Bruce	R. C. Hammond
A. R. Cook	*E. L. Morse
C. C. Cornwell	*G. H. Smith
J. Coyne	*R. M. Whitcomb

WEBSTER**The Webster Co-operative Bank**
218 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889Regular meeting for receipt of moneys the second
Thursday of each month.John E. LaBonte Amory A. Aldrich
President *Treasurer*M. Ella Towne
*Assistant Treasurer**Directors*

*A. A. Aldrich	T. C. Deary
J. J. Bergin	J. E. LaBonte
W. A. Cash	E. R. McGuinness
F. E. Cassidy	*W. J. Simcusky
*W. H. Cassidy	A. Wylie

WELLESLEY**Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.William H. Gleason William H. Gleason, Jr.
President *Treasurer*Alice M. Howe
*Assistant Treasurer**Directors*

J. E. Cahill	G. H. MacGillivray
*D. B. Coleman	W. M. McNamara
*W. H. Gleason	*T. H. Slaman
I. P. Gramkov	W. W. White
C. N. Holman	

WESTFIELD**Westfield Co-operative Bank**
10 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881Regular meeting for receipt of moneys the third
Monday of each month.William L. Wallis William L. Wallis
President *Treasurer*Gertrude Andras
*Assistant Treasurer**Directors*

*H. F. Dalton	F. H. Miller
F. A. Ferguson	C. E. Schwer
*A. L. Finlay	R. S. Scott
R. E. Fuller	F. F. Stange
*R. N. Gaylord	*W. L. Wallis
S. M. Healey	W. B. Warren
A. L. MacLean	A. T. Wiggins
M. R. Mason	

WEST SPRINGFIELD**West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897Regular meeting for receipt of moneys the second
Wednesday of each month.Richard M. Robinson Earle C. Harvey
President *Treasurer*Muriel P. Sears Paul J. Winkler
*Assistant Treasurers**Directors*

D. S. Ames	*R. M. Robinson
J. J. Borgatti	G. B. Shattuck
E. G. Boss	C. B. Smith
*C. M. Bryan	M. D. Southworth
G. B. Corcoran	*R. C. Streeter
A. B. Cote	H. M. Teece
E. C. Harvey	

WEYMOUTH**The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910Regular meeting for receipt of moneys the first
Friday of each month.George M. Winters Russell A. Stiles
President *Treasurer**Directors*

J. L. Bastey	H. E. Sutherland
*C. W. Burgess	S. T. Torrey
E. W. Stiles	*H. W. White
*R. A. Stiles	G. M. Winters

South Shore Co-operative Bank
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890Regular meeting for receipt of moneys the first
Monday of each month.Howard B. Hall George E. England
President *Treasurer*Gertrude M. Bosien
*Assistant Treasurer**Directors*

A. A. Cicchese	G. E. Jordan
R. C. Cowing	W. B. Nott
*E. M. Dwyer	*H. J. Rose
G. E. England	W. P. Sheppard
*H. B. Hall	A. Thorp
E. A. Hunt	*F. Valicenti

South Weymouth Co-operative Bank
12 Union StreetDate of Incorporation, February 28, 1889
Began Business, March 9, 1889Regular meeting for receipt of moneys the second
Thursday of each month.Frank W. Holbrook John E. Horace
President *Treasurer**Directors*

F. T. Barnes	J. M. Leahy
A. F. Danehy	D. L. O'Donnell
*E. R. Grieves	*J. B. O'Kane
*F. W. Holbrook	*C. C. Starratt
J. E. Horace	*H. D. Williams

WINCHENDON**Winchendon Co-operative Bank**
77 Central StreetDate of Incorporation, September 9, 1891
Began Business, September 16, 1891Regular meeting for receipt of moneys the third
Wednesday of each month.Robert B. Greenwood, Sr. Harold P. Hackett, Jr.
President *Treasurer**Directors*

N. T. Bateman	J. D. Hildreth
O. J. Dellaganta	A. R. James
H. H. Elliott	S. A. Jones
E. P. Fletcher	*C. A. L'Huillier
R. A. Giardini	R. H. Porter
*R. B. Greenwood, Sr.	R. F. Robichaud
*R. B. Greenwood, Jr.	J. J. Witt
H. P. Hackett, Jr.	

WINCHESTER**Winchester Co-operative Bank**
19 Church StreetDate of Incorporation, November 13, 1893
Began Business, November 13, 1893Regular meeting for receipt of moneys the first
Monday of each month.Curtis W. Nash George L. Billman
President *Treasurer*Concetta F. Derro
*Assistant Treasurer**Directors*

*G. L. Billman	M. B. Kerr
S. C. Blanchard	*C. A. Murphy
D. H. Bradley, II	C. W. Nash
H. L. Clark, Jr.	S. E. Neill
*A. D. Elliott	

WINTHROP**Winthrop Co-operative Bank**
15 Bartlett Road

Date of Incorporation, February 15, 1907
Began Business, March 13, 1907

Regular meeting for receipt of moneys the second
Wednesday of each month.

Harry R. Dodge Almon E. Whittemore
President *Treasurer*

Florence Auburn Norman W. Davis
Assistant Treasurers

Directors

E. A. Barclay	J. C. McMurray
F. A. Baumeister	T. B. Smith
*N. W. Davis	*G. W. Thompson
H. R. Dodge	*A. E. Whittemore
C. L. Hicks	

WRENTHAM**Wrentham Co-operative Bank**
34 Kendrick Street

Date of Incorporation, February 26, 1901
Began Business, March 13, 1901

Regular meeting for receipt of moneys the second
Wednesday of each month.

Charles C. Winter James H. Roberts
President *Treasurer*

Directors

*C. W. Capron	E. O. Olsen
G. M. Carlson	L. A. Raymond
*J. A. Fuller	*W. H. Stewart
R. L. Hatch	J. A. Warren
L. C. Jenness	B. E. White
C. B. McDougald	C. C. Winter

WOBURN**Woburn Co-operative Bank**
6 Common Street

Date of Incorporation, February 21, 1887
Began Business, March 10, 1887

Regular meeting for receipt of moneys the second
Thursday of each month.

Herman P. Peterson Terence D. Kenney
President *Treasurer*

William F. Dunn
Assistant Treasurer

Directors

E. J. Bixby	*T. D. Kenney
E. G. Boyle	*M. H. McCarron
J. F. Buel	E. M. Neilson
E. C. Fowle	*H. P. Peterson
*R. Johnson	J. P. Sheeran
P. C. Keleher	

YARMOUTH**The Cape Cod Co-operative Bank**
Hallet Street

Date of Incorporation, July 19, 1921
Began Business, August 4, 1921

Regular meeting for receipt of moneys the first
Thursday of each month.

Nye Crowell Harriett G. Chase
President *Treasurer*

Ruth T. Catto
Assistant Treasurer

Directors

L. R. Armstrong	F. E. Howes
*N. Crowell	G. H. Mellen, Jr.
H. C. Doane	L. W. Newman
O. W. Doane, Jr.	*R. H. Nye
C. W. Downs	*G. Pulsifer
W. M. Gaffney	*A. L. Smith
*R. S. Hall	R. Thacher
F. H. Hinckley, Jr.	

WORCESTER**Home Co-operative Bank**
282 Main Street

Date of Incorporation, January 13, 1948
Began Business, February 9, 1948

Regular meeting for receipt of moneys the last
business day of each month.

Edward C. Maher Edward R. Bryson
President *Treasurer*

Justine V. Colberg
Assistant Treasurer

Directors

*M. Baker, Jr.	E. C. Maher
F. J. Bonardi	L. W. Malboeuf
*J. C. Casdin	C. E. Mingolla
*W. A. Dean, Jr.	*J. C. Morrissey
W. L. Fox	H. St. Pierre
*R. O. Hallen	

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1961
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1960

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$500 00	\$10,000 00
Direct reduction	2,744,720 10	2,523,275 71
G.I. loans	761,670 77	243,365 57
Federal Housing Administration, Title II	291,422 33	—
Statutory common form	5,600 00	—
Dues and principal payments suspended	3,664 92	—
Other real estate	—	—
Home modernization loans	4,156 49	35,724 82
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	144 93	—
Loans on shares and deposits:		
Serial	31,700 00	50,705 00
Paid-up certificates	22,180 00	725 00
Savings	20,010 00	39,540 00
Other financial institutions	—	13,926 00
Real estate held by foreclosure and in possession	16,378 95	—
Bank building	78,933 40	—
Alterations to leased quarters	—	—
Furniture and fixtures	20,071 95	445 62
Share Insurance Fund	778 80	2,046 49
Due from Co-operative Central Bank	39,466 72	44,805 63
Investments:		
U. S. Government obligations, direct and fully guaranteed	274,562 67	1,310,529 72
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	69,400 00	—
Shares in other co-operative banks	—	280,000 00
Cash and due from banks	230,604 57	263,316 00
Prepaid expenses	2,074 75	—
Other assets	—	—
TOTAL ASSETS	\$4,618,041 35	\$4,818,405 56
LIABILITIES		
Capital:		
Dues capital	\$524,005 00	\$1,007,685 00
Profits capital	80,311 78	153,451 59
Paid-up share certificates	1,759,200 00	513,000 00
Savings share accounts	1,632,734 81	2,679,958 01
Dividend savings accounts	—	—
Club accounts	28,289 50	—
Military share accounts	—	—
Suspended share accounts	96 59	52 00
Matured share accounts	—	—
Net undivided earnings	15,458 23	—
Reserves:		
Guaranty fund	167,075 61	133,292 91
Surplus	216,934 38	123,346 69
Other reserves	—	147,566 62
Notes payable	—	—
Dividends declared	—	8,977 50
Credits of members not applied	142 05	—
Due on uncompleted loans	81,772 02	6,772 54
Borrowers' accumulations for taxes	108,363 38	44,288 80
Reserve for Federal Income Taxes	—	—
Unearned discount	562 50	—
Other liabilities	3,095 50	13 90
TOTAL LIABILITIES	\$4,618,041 35	\$4,818,405 56

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
— \$1,522,505 22 381,550 19 — 12,497 05 49 67 19,989 07 735 22 18,435 00 4,715 00 25,368 20 4,215 00 — 2,835 91 4,764 51 1,432 02 19,007 07 262,960 69 — 34,700 00 107,889 29 567 70 — \$2,424,216 81	— \$11,001,158 03 2,133,107 53 — 56,188 26 — 9,615 00 — — 85,760 00 47,595 00 57,715 00 1,450 00 39,381 97 — 6,166 59 39,517 75 140,143 55 1,376,625 00 100,000 00 252,900 00 663,872 76 — — \$16,011,196 44	— \$4,391,983 57 290,594 00 — 16,293 84 12,420 19 1,152 48 41,592 06 — 203 22 33,885 00 37,545 00 39,590 00 1,653 00 13,153 43 27,223 90 — 8,399 14 1 00 49,541 34 330,765 94 — 87,800 00 328,789 00 — — \$5,712,586 11	\$2,116,050 00 734,443 70 — — — 5,765 22 — 242 86 46,490 00 38,235 00 — 7,578 96 — 431 05 4,787 16 400 00 29,724 78 224,406 25 — — 148,206 06 187 48 \$3,356,948 52	— \$2,435,182 63 — — 14,129 94 — 5,289 27 — — 55,894 00 21,565 00 28,222 00 — — — 4,437 45 167 53 24,371 09 136,760 75 — 42,800 00 169,941 41 — — \$2,938,761 07
\$351,577 00 58,418 55 436,800 00 1,248,422 52 — 474 00 — — — 83,687 59 70,266 25 83,148 90 — 30,089 18 11,016 44 5,493 34 44,204 01 — 619 03 \$2,424,216 81	\$2,239,847 00 391,306 27 4,937,600 00 6,650,398 57 — — 219 95 3,700 23 454,551 90 387,380 24 240,122 64 — 106,890 00 830 31 210,965 48 383,970 06 — 1,498 85 1,914 94 \$16,011,196 44	\$572,903 00 94,496 32 1,796,000 00 2,542,377 81 — 3,790 50 — — 198,393 22 258,353 53 52,677 14 — 46,804 36 437 35 19,836 64 115,635 43 1,500 00 5,819 45 3,561 36 \$5,712,586 11	\$1,224,558 00 172,469 54 1,603,600 00 — — — — 41,077 47 98,091 03 119,151 94 45,091 69 — — 393 69 29,251 65 22,658 83 — — 604 68 \$3,356,948 52	\$298,158 00 40,751 97 576,400 00 1,735,649 79 — 5,127 50 — 79 35 — 30,051 67 1,139 54 126,142 45 — 40,181 61 179 01 21,731 81 59,235 91 — 978 75 2,953 71 \$2,938,761 07

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,792,181 70	\$14,318,835 82
G.I. loans	182,623 44	187,975 06
Federal Housing Administration, Title II	39,839 72	—
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	12,938 95	11,240 63
Home modernization loans	6,689 59	41,262 06
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	24 50
Loans on shares and deposits:		
Serial	22,897 77	70,815 00
Paid-up certificates	7,533 00	185,385 00
Savings	975 00	86,969 39
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	386 91
Bank building	37,165 28	141,184 80
Alterations to leased quarters	—	—
Furniture and fixtures	4,057 43	71,686 44
Share Insurance Fund	290 94	—
Due from Co-operative Central Bank	21,924 71	151,875 94
Investments:		
U. S. Government obligations, direct and fully guaranteed	73,518 07	1,583,050 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,600 00	265,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	171,501 83	639,176 93
Prepaid expenses	128 78	—
Other assets	—	10 00
TOTAL ASSETS	\$2,414,866 21	\$17,755,278 48
LIABILITIES		
Capital:		
Dues capital	\$305,412 00	\$1,596,056 00
Profits capital	49,162 47	235,723 11
Paid-up share certificates	1,264,000 00	8,726,200 00
Savings share accounts	478,457 17	5,144,178 78
Dividend savings accounts	—	168,942 06
Club accounts	8,296 00	—
Military share accounts	—	—
Suspended share accounts	—	5,916 05
Matured share accounts	—	—
Net undivided earnings	16,381 91	51,920 92
Reserves:		
Guaranty fund	54,357 43	279,069 24
Surplus	64,500 47	277,360 58
Other reserves	100,251 99	760,907 57
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	159 23	2,015 68
Due on uncompleted loans	25,287 77	249,971 80
Borrowers' accumulations for taxes	46,733 85	246,759 33
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	1,865 92	10,257 36
TOTAL LIABILITIES	\$2,414,866 21	\$17,755,278 48

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	\$2,900 00	\$2,550 00
\$6,252,529 41	\$11,327,853 41	\$1,338,906 36	\$2,226,932 67	9,424,717 04
1,169,556 07	2,994,266 30	—	242,224 83	1,121,430 26
—	—	—	—	900,033 24
108,659 88	208,246 92	—	8,113 31	11,900 00
11,648 68	197,102 09	—	50 00	141,359 56
—	69,718 50	—	—	45,789 58
15,697 05	62,432 04	252 00	5,505 12	3,707 85
—	—	—	—	27,971 84
—	147 11	—	—	927 27
38,665 00	91,155 00	570 00	16,045 00	58,600 00
42,265 00	58,370 00	3,500 00	40,725 00	81,580 00
19,000 00	35,874 81	39,080 00	—	64,805 00
2,800 00	—	—	—	—
—	—	—	—	—
59,475 13	178,073 67	—	—	171,067 37
—	—	—	—	15,204 63
18,398 44	22,615 41	—	6,048 07	24,441 67
26,614 12	1 00	246 53	6,840 46	—
80,524 40	148,498 39	11,923 02	26,796 40	116,830 59
738,281 25	970,937 50	74,350 50	188,084 68	873,351 20
—	—	—	—	—
137,100 00	275,900 00	—	48,700 00	212,800 00
558,625 90	483,289 27	150,912 83	63,880 21	476,576 70
3,026 57	—	52,720 21	—	—
—	2,003 39	—	—	—
\$9,282,866 90	\$17,126,514 81	\$1,672,461 45	\$2,882,845 75	\$13,775,643 80
—	—	—	—	—
\$645,285 00	\$2,026,750 00	\$15,895 00	\$536,658 00	\$1,387,204 00
93,678 52	321,143 92	579 93	81,223 65	237,931 10
3,154,200 00	7,545,800 00	156,600 00	1,745,400 00	3,767,200 00
4,277,912 67	4,982,454 52	1,316,619 98	—	6,388,636 03
73,898 37	—	10,971 00	32,015 65	—
56,978 50	19,899 50	—	—	—
—	—	—	—	—
13 00	—	—	35 00	—
—	—	—	—	—
24,686 15	102,621 08	5,383 97	7,708 87	—
183,066 94	502,757 11	6,249 48	100,504 82	285,464 81
298,795 86	458,271 21	30,096 37	257,550 29	309,349 70
177,223 29	597,455 99	40,000 00	—	502,973 63
—	—	—	—	—
—	—	—	—	92,921 19
209 00	1,710 80	6 97	—	13,758 10
127,232 40	191,217 51	9,900 00	10,750 00	255,709 00
163,459 02	373,823 63	27,906 19	106,684 09	487,762 94
—	—	—	3,966 58	—
2,690 13	1,461 98	27 00	—	4,244 36
3,538 05	1,147 56	52,225 56	348 80	42,488 94
\$9,282,866 90	\$17,126,514 81	\$1,672,461 45	\$2,882,845 75	\$13,775,643 80

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$18,000 00	\$24,725 00
Direct reduction	362,072 75	1,366,812 84
G.I. loans	68,608 91	135,627 40
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,700 00
Dues and principal payments suspended	—	—
Other real estate	—	21,759 50
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	18 00
Loans on shares and deposits:		
Serial	4,420 00	12,260 00
Paid-up certificates	8,917 00	9,970 00
Savings	—	7,800 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	406 00
Furniture and fixtures	—	815 62
Share Insurance Fund	2,041 60	332 90
Due from Co-operative Central Bank	5,437 87	17,795 61
Investments:		
U. S. Government obligations, direct and fully guaranteed	94,865 90	99,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	10,000 00	36,800 00
Shares in other co-operative banks	10,000 00	—
Cash and due from banks	35,257 95	145,698 32
Prepaid expenses	—	422 35
Other assets	—	85 00
TOTAL ASSETS	\$619,621 98	\$1,882,028 54
LIABILITIES		
Capital:		
Dues capital	\$171,525 00	\$298,837 00
Profits capital	24,856 11	46,522 76
Paid-up share certificates	288,600 00	809,200 00
Savings share accounts	19,142 21	395,652 57
Dividend savings accounts	—	13,823 38
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	2 00	44 00
Matured share accounts	—	—
Net undivided earnings	3,898 14	10,949 83
Reserves:		
Guaranty fund	37,514 03	80,591 83
Surplus	47,682 36	140,001 15
Other reserves	1,200 00	13,334 54
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	298 76
Due on uncompleted loans	—	14,952 03
Borrowers' accumulations for taxes	23,985 65	56,911 01
Reserve for Federal Income Taxes	400 00	750 00
Unearned discount	—	—
Other liabilities	816 48	159 68
TOTAL LIABILITIES	\$619,621 98	\$1,882,028 54

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
\$31,050 00	—	\$3,600 00	\$168,650 00	\$1,750 00
2,311,799 26	\$3,021,588 74	2,802,560 28	1,133,836 33	4,327,255 53
384,581 67	534,082 16	906,604 56	219,745 72	184,467 01
—	—	80,320 70	—	—
—	6,000 00	9,570 00	37,944 21	2,650 00
—	—	12,239 32	7,135 53	5,863 90
—	22,998 08	3,900 47	—	8,627 11
24,257 06	5,317 01	2,207 42	13,064 77	8,374 93
—	—	27,705 69	—	—
232 20	—	190 14	—	—
—	—	—	—	—
28,141 00	111,065 00	55,300 00	14,380 00	23,750 00
17,643 00	20,085 00	34,260 00	15,035 00	17,240 00
20,020 00	8,830 00	9,600 00	12,885 00	5,245 00
—	—	—	—	—
—	—	—	—	—
—	—	107,431 63	5,105 96	—
7,862 28	—	—	—	—
9,757 84	3,352 85	28,501 54	1,244 99	6,255 88
379 36	4,645 20	554 78	129 78	636 46
28,945 11	38,912 56	42,876 71	18,399 51	50,224 59
—	—	—	—	—
135,643 40	149,699 19	331,812 50	—	397,375 00
—	—	—	214,531 26	—
—	—	—	—	—
52,000 00	71,100 00	75,000 00	32,000 00	88,300 00
—	—	—	—	—
261,886 87	441,915 90	289,530 40	234,584 27	528,866 53
—	115 02	2,198 05	—	—
2,082 05	—	9,945 47	3 00	—
\$3,316,281 10	\$4,439,706 71	\$4,835,909 66	\$2,128,675 33	\$5,656,881 94
\$522,340 00	\$1,505,515 00	\$996,712 00	\$339,602 00	\$877,289 00
77,382 60	236,953 59	169,043 44	56,233 39	143,739 43
1,275,400 00	1,433,800 00	2,159,000 00	565,600 00	2,100,000 00
992,507 89	625,736 65	752,242 22	849,268 17	1,421,090 58
—	63,963 90	50,396 72	33,084 39	241,213 15
5,586 00	—	—	—	—
—	—	—	—	—
—	75 09	25 00	716 31	640 24
997 75	—	—	3,909 40	—
19,388 27	15,655 84	14,200 54	—	15,999 31
—	—	—	—	—
162,603 89	94,218 28	241,990 50	68,364 58	206,796 26
75,112 90	145,322 65	193,087 79	55,751 64	340,906 69
27,693 17	189,920 48	10,698 67	42,892 91	73,872 48
—	—	30,000 00	—	—
—	—	—	17,058 57	—
1,005 01	418 00	324 65	—	1,255 33
23,809 79	12,089 00	44,036 07	19,750 00	16,265 00
124,969 73	115,916 23	165,842 41	74,430 08	204,959 51
—	—	—	—	11,545 20
6,014 36	—	4,387 17	—	—
1,469 74	122 00	3,922 48	2,013 89	1,309 76
\$3,316,281 10	\$4,439,706 71	\$4,835,909 66	\$2,128,675 33	\$5,656,881 94

	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$18,350 00	—
Direct reduction	2,065,035 21	\$4,450,989 93
G.I. loans	334,421 94	1,126,648 52
Federal Housing Administration, Title II	104,493 29	734,172 13
Statutory common form	15,050 00	185,400 00
Dues and principal payments suspended	1,259 80	44,618 67
Other real estate	10,073 91	—
Home modernization loans	1,475 86	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	23 72	—
Loans on shares and deposits:		
Serial	16,916 00	12,625 00
Paid-up certificates	15,465 00	3,700 00
Savings	1,625 00	62,130 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	10,628 05	—
Bank building	—	—
Alterations to leased quarters	2,086 88	23,540 00
Furniture and fixtures	2,948 93	23,163 72
Share Insurance Fund	557 32	762 54
Due from Co-operative Central Bank	28,311 60	55,744 13
Investments:		
U. S. Government obligations, direct and fully guaranteed	256,812 50	567,075 01
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	51,700 00	93,100 00
Shares in other co-operative banks	—	—
Cash and due from banks	269,052 78	218,599 93
Prepaid expenses	871 23	450 92
Other assets	1,866 35	—
TOTAL ASSETS	\$3,209,025 37	\$7,602,720 50
LIABILITIES		
Capital:		
Dues capital	\$319,509 00	\$116,692 00
Profits capital	50,102 34	9,200 05
Paid-up share certificates	1,381,800 00	267,400 00
Savings share accounts	1,013,159 73	6,678,938 29
Dividend savings accounts	59,931 24	—
Club accounts	—	16,458 00
Military share accounts	—	—
Suspended share accounts	148 36	—
Matured share accounts	—	—
Net undivided earnings	7,081 61	93,865 04
Reserves:		
Guaranty fund	95,298 25	52,094 31
Surplus	79,896 81	—
Other reserves	79,996 79	74,326 56
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	633 59	5,179 88
Due on uncompleted loans	3,122 98	123,800 00
Borrowers' accumulations for taxes	117,462 76	163,619 30
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	881 91	1,147 07
TOTAL LIABILITIES	\$3,209,025 37	\$7,602,720 50

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
\$54,650 00	—	\$19,250 00	\$72,200 00	—
3,729,308 68	\$2,021,475 98	1,932,711 23	6,259,713 37	\$13,719,484 24
1,166,314 56	239,347 43	641,778 41	470,811 82	3,494,806 04
90,958 97	—	—	—	777,148 30
—	8,250 00	1,000 00	400 00	107,694 74
7,443 44	—	—	—	8,973 21
—	—	3,833 56	1 00	43,263 80
24,795 50	16,178 75	15,039 17	20,823 52	15,436 25
—	—	—	—	—
—	—	—	—	—
77,280 00	25,340 00	62,642 00	43,845 00	47,247 00
34,550 00	5,425 00	31,742 00	49,315 00	84,725 00
23,140 00	26,920 00	—	14,810 00	75,737 00
—	—	8,621 00	—	—
—	—	—	2,546 26	—
32,954 00	49,760 00	20,000 00	21,400 00	181,867 93
57,861 46	—	—	—	—
15,463 45	7,372 02	11,244 78	21,896 03	32,156 84
1,033 86	6,887 17	10,410 70	35,464 20	3,844 88
52,733 91	24,919 79	32,518 79	74,258 30	176,545 34
200,000 00	124,925 00	728,361 11	920,000 00	1,145,031 25
—	—	—	—	—
96,700 00	45,000 00	—	127,700 00	325,000 00
—	—	—	—	—
313,964 88	160,346 77	38,686 98	517,688 59	765,136 04
—	250 00	—	—	—
44 92	—	809 65	—	12,745 54
\$5,979,197 63	\$2,762,397 91	\$3,558,649 38	\$8,652,873 09	\$21,016,843 40
\$937,828 00	\$412,590 00	\$969,198 00	\$1,113,577 00	\$942,158 00
144,614 64	66,975 98	153,969 97	176,447 69	149,326 10
2,177,000 00	798,200 00	1,562,600 00	2,958,200 00	6,973,200 00
1,938,903 14	1,128,921 49	260,947 46	3,346,102 01	9,514,149 43
—	—	—	—	465,586 74
—	8,440 00	—	28,822 00	—
—	—	—	—	—
6 08	—	186 15	66 00	—
—	—	38,699 95	—	—
36,338 35	—	—	56,258 06	133,391 31
—	—	—	—	—
148,764 09	71,611 83	201,068 81	206,300 62	390,777 06
70 444 33	55,607 96	200,859 38	221,063 59	368,677 74
317,597 14	103,693 59	—	185,302 56	670,529 86
—	—	—	—	250,000 00
—	7,470 50	15,340 00	—	—
1,160 95	—	1,583 16	972 74	—
23,521 79	3,816 58	8,098 00	43,225 45	670,055 91
177,628 13	102,956 34	139,372 04	312,568 58	476,856 39
—	—	1,169 24	—	—
—	—	—	3,077 35	2,109 08
5,390 99	2,113 64	5,557 22	889 44	10,025 78
\$5,979,197 63	\$2,762,397 91	\$3,558,649 38	\$8,652,873 09	\$21,016,843 40

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,600 00	\$91,450 00
Direct reduction	8,968,848 61	26,741,972 95
G.I. loans	311,741 33	23,164,527 16
Federal Housing Administration, Title II		5,753,013 33
Statutory common form	228,735 00	1,993,660 53
Dues and principal payments suspended	34,447 49	1,640,956 93
Other real estate	27,820 42	228,176 88
Home modernization loans	116,708 08	29,230 28
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	5,155 43
Loans on shares and deposits:		
Serial	22,535 00	218,075 00
Paid-up certificates	50,780 00	211,270 00
Savings	78,504 12	187,855 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	59,427 92
Bank building	122,712 70	552,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	20,329 12	66,833 90
Share Insurance Fund	1,375 65	182,163 42
Due from Co-operative Central Bank	103,866 46	598,592 80
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,020,171 88	5,263,875 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	3,764,228 40
Federal Home Loan Bank stock	181,700 00	1,005,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	613,044 25	2,872,438 54
Prepaid expenses	2,148 15	—
Other assets	—	376,472 06
TOTAL ASSETS	\$11,912,068 26	\$75,006,375 53
LIABILITIES		
Capital:		
Dues capital	\$492,439 00	\$5,385,334 00
Profits capital	81,742 68	806,742 42
Paid-up share certificates	4,043,200 00	21,882,000 00
Savings share accounts	5,629,681 20	34,482,866 36
Dividend savings accounts	195,779 07	1,344,772 41
Club accounts	27,324 50	103,899 00
Military share accounts	—	—
Suspended share accounts	9 00	2,309 23
Matured share accounts	—	—
Net undivided earnings	—	464,306 95
Reserves:		
Guaranty fund	233,785 37	1,606,096 54
Surplus	303,109 71	2,128,034 03
Other reserves	402,610 25	1,442,372 23
Notes payable	—	—
Dividends declared	90,826 53	—
Credits of members not applied	3,242 12	—
Due on uncompleted loans	38,707 88	4,025,419 89
Borrowers' accumulations for taxes	342,167 21	1,164,875 49
Reserve for Federal Income Taxes	—	—
Unearned discount	22,099 47	84,227 68
Other liabilities	5,344 27	83,119 30
TOTAL LIABILITIES	\$11,912,068 26	\$75,006,375 53

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
\$135,000 00	\$1,500 00	\$2,800 00	\$64,200 00	—
2,840,653 51	6,055,153 86	6,178,729 37	348,688 70	\$4,722,983 31
356,795 31	407,751 30	2,105,550 50	114,797 83	2,006,858 56
—	520,583 98	11,762 37	—	122,512 86
54,140 00	—	65,100 00	1,600 00	3,869 10
10,557 76	2,000 00	32,061 46	—	5,763 03
—	57,323 88	65,693 95	—	—
6,190 43	2,570 41	85,776 19	581 68	43,931 46
—	—	—	—	—
—	—	—	—	—
13,175 00	34,305 00	25,858 00	2,295 00	77,490 00
14,400 00	23,220 00	39,263 00	4,610 00	31,965 00
25,010 00	46,825 00	55,860 00	160 00	35,720 00
—	—	—	—	—
—	26,992 02	19,015 74	—	—
—	—	30,247 75	—	—
22,602 12	—	—	—	2,816 38
231 81	5,817 27	12,481 39	375 00	18,882 45
34,246 15	1,952 22	1 00	3,302 95	84,156 59
—	70,784 14	90,747 35	6,538 26	79,717 48
243,724 46	486,859 38	765,000 00	50,000 00	675,843 75
—	11,500 00	—	—	—
60,000 00	121,600 00	155,500 00	—	147,400 00
—	—	—	—	—
339,903 29	797,982 52	630,531 00	70,919 79	370,666 25
981 22	—	1,639 13	35 66	882 00
12,000 00	—	12,816 73	—	8,254 71
\$4,169,611 06	\$8,674,720 98	\$10,386,434 93	\$668,104 87	\$8,439,712 93
\$454,961 00	\$462,802 00	\$761,866 00	\$156,311 00	\$1,586,401 00
65,295 38	70,622 25	137,133 28	21,451 50	232,878 06
909,600 00	1,887,000 00	2,757,800 00	325,600 00	2,627,800 00
2,269,302 53	5,106,656 48	5,106,496 54	44,833 28	2,931,699 12
—	—	168,838 33	—	148,283 87
74,289 00	—	—	—	111 94
36 00	—	49 24	—	559 47
9,650 10	—	—	—	25,339 87
66,328 63	132,675 66	471,200 00	49,047 64	298,101 25
82,511 27	188,477 58	439,271 71	40,796 70	208,520 25
100,669 08	230,576 10	3,259 15	—	121,022 82
—	—	—	—	—
—	64,492 34	74,855 37	3,335 48	—
830 51	107 88	6,487 01	149 89	416 03
23,721 98	339,281 23	61,975 20	500 00	7,300 00
109,736 62	192,001 07	369,732 81	25,620 78	239,620 69
—	—	999 65	—	—
—	—	21,865 92	—	5,934 25
2,678 96	28 39	4,604 72	458 60	5,724 31
\$4,169,611 06	\$8,674,720 98	\$10,386,434 93	\$668,104 87	\$8,439,712 93

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,854,413 89	\$2,674,571 61
G.I. loans	290,391 25	617,725 44
Federal Housing Administration, Title II	143,955 43	—
Statutory common form	1,850 00	22,100 00
Dues and principal payments suspended	2,046 88	—
Other real estate	26,058 01	—
Home modernization loans	10,303 55	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	512 22
Loans on shares and deposits:		
Serial	53,090 00	22,945 00
Paid-up certificates	39,795 00	14,734 00
Savings	3,140 00	10,155 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	1,431 83
Bank building	74,089 63	45,520 38
Alterations to leased quarters	—	—
Furniture and fixtures	8,069 69	13,970 07
Share Insurance Fund	4,335 06	8,090 40
Due from Co-operative Central Bank	46,057 62	37,020 11
Investments:		
U. S. Government obligations, direct and fully guaranteed	329,000 00	379,140 19
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	79,200 00	67,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	305,953 08	199,887 07
Prepaid expenses	668 75	3,298 51
Other assets	—	1,377 78
TOTAL ASSETS	\$5,272,417 84	\$4,119,679 61
LIABILITIES		
Capital:		
Dues capital	\$1,063,608 00	\$660,754 00
Profits capital	154,267 32	100,508 01
Paid-up share certificates	2,264,600 00	1,269,800 00
Savings share accounts	1,077,125 25	1,552,412 76
Dividend savings accounts	118,114 76	10,512 69
Club accounts	—	—
Military share accounts	—	632 00
Suspended share accounts	—	1,002 90
Matured share accounts	—	—
Net undivided earnings	13,242 16	38,079 29
Reserves:		
Guaranty fund	149,556 60	192,168 22
Surplus	153,956 83	97,662 03
Other reserves	75,959 17	62,502 09
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	122 35
Due on uncompleted loans	43,024 84	1,688 00
Borrowers' accumulations for taxes	150,695 61	130,219 78
Reserve for Federal Income Taxes	—	—
Unearned discount	1,376 60	—
Other liabilities	6,890 70	1,615 49
TOTAL LIABILITIES	\$5,272,417 84	\$4,119,679 61

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
\$10,750 00	—	—	\$17,250 00	\$8,501 00
253,489 45	\$5,365,456 57	\$1,201,924 91	9,568,569 25	27,530,940 70
—	1,095,138 07	501,997 64	7,501,164 44	12,470,131 46
—	—	610,721 71	524,316 30	6,401,871 84
—	—	36,305 00	6,035 24	355,683 10
—	—	—	—	675,034 83
—	—	4,080 00	211,652 94	121,207 64
—	—	14,135 09	290 20	199,168 25
226 71	—	635 00	—	250,473 10
—	—	—	532 32	5,155 77
1,060 00	157,710 00	27,420 00	98,075 00	295,775 00
—	94,810 00	36,560 00	74,550 00	219,185 00
—	—	6,215 00	165,470 00	340,074 01
1,162 51	—	—	—	10,500 00
—	—	—	13,072 95	—
—	—	—	—	1 00
—	7,993 98	5,490 04	—	17,076 21
1,470 12	6,393 03	1,723 92	12,705 27	55,557 30
3,202 63	68,891 12	27,326 38	77,966 44	132,804 63
—	—	—	228,068 50	501,230 46
29,968 75	484,509 60	244,281 25	5,042,337 92	6,029,368 52
—	—	—	—	111,457 47
—	125,800 00	47,600 00	292,125 00	—
—	—	—	364,100 00	888,300 00
20,047 21	274,707 59	216,236 88	—	—
233 60	—	—	431,202 85	1,203,284 92
574 21	—	16 87	2,195 95	45,184 53
—	—	—	67,122 92	73,017 81
\$322,185 19	\$7,681,409 96	\$2,982,669 69	\$24,698,803 49	\$57,940,984 55
\$128,580 00	\$2,885,945 00	\$587,771 00	\$2,574,258 00	\$5,098,089 00
21,757 21	393,200 74	86,740 22	427,813 25	781,531 14
128,200 00	3,224,400 00	1,278,800 00	7,760,200 00	18,183,200 00
—	—	559,607 43	10,180,516 75	26,590,049 10
—	198,244 19	119,718 18	347,159 20	1,108,815 24
—	—	—	—	69,180 00
—	—	—	—	—
—	26 00	—	4,755 40	254 67
—	—	—	3,797 20	—
1,412 82	21,936 37	16,975 25	72,070 04	329,565 13
18,347 66	258,886 94	71,589 41	1,323,777 10	1,506,283 54
11,475 75	246,993 64	95,298 98	479,625 99	1,559,727 64
3,356 91	184,354 09	68,536 87	532,694 85	410,134 17
—	—	—	—	—
—	34,695 78	—	5,733 44	9,621 57
—	5,621 54	1,220 00	10,548 81	880,646 30
9,054 84	226,193 01	92,240 16	955,634 16	1,170,170 39
—	—	—	—	—
—	—	—	165 00	59,489 96
—	912 66	4,172 19	20,054 30	184,226 70
\$322,185 19	\$7,681,409 96	\$2,982,669 69	\$24,698,803 49	\$57,940,984 55

	BRAINTREE	BRIDGE- WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$8,042,454 47	\$1,266,839 21
G.I. loans	1,053,536 05	229,449 15
Federal Housing Administration, Title II	—	—
Statutory common form	47,217 39	—
Dues and principal payments suspended	12,544 86	—
Other real estate	—	—
Home modernization loans	—	11,097 65
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	81,825 00	10,892 00
Paid-up certificates	63,875 00	19,128 00
Savings	6,450 00	10,830 00
Other financial institutions	100 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	56,100 00	22,223 10
Alterations to leased quarters	—	—
Furniture and fixtures	25,329 69	3,462 78
Share Insurance Fund	1,257 72	1,877 42
Due from Co-operative Central Bank	95,166 24	17,544 66
Investments:		
U. S. Government obligations, direct and fully guaranteed	695,093 75	263,902 32
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	176,900 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	593,507 15	121,986 46
Prepaid expenses	—	533 98
Other assets	7,218 58	—
TOTAL ASSETS	\$10,958,575 90	\$1,979,766 73
LIABILITIES		
Capital:		
Dues capital	\$2,236,770 00	\$378,172 00
Profits capital	365,948 66	56,849 07
Paid-up share certificates	5,499,600 00	818,200 00
Savings share accounts	1,465,265 91	455,561 75
Dividend savings accounts	41,951 59	26,654 23
Club accounts	—	8,594 00
Military share accounts	—	—
Suspended share accounts	305 00	—
Matured share accounts	—	—
Net undivided earnings	57,329 79	27,621 44
Reserves:		
Guaranty fund	261,346 50	54,682 87
Surplus	444,934 15	40,518 04
Other reserves	231,688 50	42,550 56
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	540 07	1,588 78
Due on uncompleted loans	82,415 01	17,875 21
Borrowers' accumulations for taxes	256,344 45	48,215 04
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,041 72
Other liabilities	14,136 27	1,642 02
TOTAL LIABILITIES	\$10,958,575 90	\$1,979,766 73

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
\$12,000 00	\$44,100 00	—	—	\$4,150 00
12,472,710 86	3,347,529 92	\$2,735,583 58	\$2,476,637 13	1,279,665 96
2,414,498 81	716,285 72	515,191 17	287,176 31	172,950 62
114,202 59	—	349,338 12	—	—
62,834 41	28,765 00	—	—	2,608 39
29,458 75	15,787 38	—	—	—
—	15,435 13	—	—	—
10,089 05	14,892 03	766 50	—	3,886 00
—	—	—	—	—
13 15	—	—	—	—
232,900 00	55,710 00	4,465 00	15,075 00	18,747 00
61,200 00	33,570 00	43,580 00	4,530 00	6,605 00
40,300 00	28,360 00	65,188 00	73,165 00	7,200 00
—	2,990 00	—	—	—
9,930 13	—	—	—	—
50,607 97	72,378 38	—	—	—
—	—	2,068 06	1,377 54	4,744 42
19,904 22	12,914 16	15,749 93	10,420 08	8,264 57
2,078 40	451 99	269 44	417 98	1,938 09
158,559 85	47,835 30	38,361 00	29,934 67	16,494 67
1,729,941 91	590,950 69	257,147 86	618,436 52	224,550 96
—	—	—	—	—
278,900 00	80,500 00	67,200 00	48,600 00	21,600 00
—	—	—	5,000 00	—
485,955 22	384,206 88	373,436 58	70,451 84	70,407 79
887 76	—	46,116 43	32,457 71	894 28
5,631 89	839 72	4,924 77	522 10	1,577 02
\$18,192,604 97	\$5,493,502 30	\$4,519,386 44	\$3,674,201 88	\$1,846,284 77
\$4,362,041 00	\$947,573 00	\$203,528 00	\$235,408 00	\$341,075 00
783,103 31	146,104 10	18,200 56	15,104 12	48,310 78
4,620,400 00	1,692,400 00	702,600 00	220,000 00	592,000 00
6,090,229 02	2,050,358 17	3,182,098 09	2,807,976 46	666,396 79
—	—	—	—	—
55,428 50	33,470 50	11,418 00	89,550 00	—
—	—	—	—	—
30 48	1,177 20	—	3,884 38	—
—	—	—	—	198 16
51,928 30	—	10,697 07	56,446 71	—
570,854 19	232,454 42	53,377 86	21,293 95	41,524 44
756,597 63	143,993 38	130,848 95	73,639 82	53,308 84
359,854 57	64,698 04	—	20,000 00	37,109 07
—	—	—	—	—
—	32,195 28	—	—	5,150 63
2,836 24	159 50	34 00	500 00	38 64
153,662 22	1,000 00	49,704 86	14,739 87	2,990 20
379,892 06	147,516 57	109,904 97	82,800 57	57,520 55
—	—	—	—	—
1,293 30	—	831 45	—	451 90
4,454 15	402 14	46,142 63	32,858 00	209 77
\$18,192,604 97	\$5,493,502 30	\$4,519,386 44	\$3,674,201 88	\$1,846,284 77

	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,616,642 26	\$13,192,318 08
G.I. loans	2,400,181 64	1,668,130 96
Federal Housing Administration, Title II	476,753 34	1,074 35
Statutory common form	102,094 48	201,907 47
Dues and principal payments suspended	3,100 00	—
Other real estate	—	4,605 99
Home modernization loans	31,425 25	42,942 66
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	552 97	922 60
Loans on shares and deposits:		
Serial	39,790 00	79,970 50
Paid-up certificates	36,530 00	25,665 00
Savings	2,855 00	47,128 97
Other financial institutions	255 00	—
Real estate held by foreclosure and in possession	—	21,766 07
Bank building	9,500 00	256,935 93
Alterations to leased quarters	—	—
Furniture and fixtures	1 00	31,246 66
Share Insurance Fund	1,293 18	32,525 48
Due from Co-operative Central Bank	65,953 43	175,710 96
Investments:		
U. S. Government obligations, direct and fully guaranteed	493,312 50	2,486,178 91
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	119,400 00	300,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	113,752 42	707,463 79
Prepaid expenses	—	12,082 51
Other assets	1,657 90	16,379 15
TOTAL ASSETS	\$7,515,050 37	\$19,305,456 04
LIABILITIES		
Capital:		
Dues capital	\$947,115 00	\$1,823,701 00
Profits capital	156,841 01	298,425 26
Paid-up share certificates	3,622,000 00	3,153,200 00
Savings share accounts	1,518,164 37	11,838,711 40
Dividend savings accounts	163,679 33	—
Club accounts	51,500 00	9,620 00
Military share accounts	—	—
Suspended share accounts	128 17	360 21
Matured share accounts	—	7,068 75
Net undivided earnings	23,972 45	56,409 91
Reserves:		
Guaranty fund	213,410 21	636,110 21
Surplus	292,773 17	381,798 76
Other reserves	214,950 97	520,259 81
Notes payable	50,000 00	—
Dividends declared	—	—
Credits of members not applied	709 25	650 62
Due on uncompleted loans	24,140 87	68,465 31
Borrowers' accumulations for taxes	217,381 26	493,946 47
Reserve for Federal Income Taxes	7,524 57	—
Unearned discount	7,013 99	6,605 42
Other liabilities	3,745 75	10,122 91
TOTAL LIABILITIES	\$7,515,050 37	\$19,305,456 04

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$31,600 00	\$14,250 00	\$1,850 00	\$165,335 00	—
3,267,926 71	1,925,180 59	1,974,420 01	537,761 82	\$1,334,501 80
639,649 97	505,477 40	1,181,633 76	—	499,148 54
100,951 34	167,599 90	763,608 28	—	132,688 04
1,000 00	13,311 11	—	—	10,245 00
14,977 07	39,514 45	8,350 00	—	—
—	—	—	—	—
27,124 34	5,677 79	18,653 39	—	5,035 00
—	—	29,637 56	—	—
227 56	401 75	—	575 70	—
—	—	—	—	—
40,830 00	33,090 00	36,790 00	4,725 00	15,032 00
17,200 00	24,665 00	50,535 00	5,085 00	32,854 79
17,740 00	12,895 00	37,980 00	—	3,270 00
—	—	—	—	—
23,600 00	—	18,828 17	—	29,329 03
—	1,900 00	—	8,585 18	—
10,864 63	11,272 70	18,242 99	835 68	710 95
831 48	—	800 00	116 73	6,474 85
42,027 26	29,297 88	41,536 74	7,695 94	3,567 98
—	—	—	—	22,712 82
334,971 89	282,000 00	159,375 50	67,000 00	99,324 00
—	—	—	—	—
74,800 00	50,100 00	76,900 00	—	42,000 00
—	—	—	—	—
312,836 72	206,321 97	250,882 75	31,623 41	208,396 62
433 42	—	—	—	185 44
245 15	—	—	—	—
\$4,959,837 54	\$3,322,955 54	\$4,670,024 15	\$829,339 46	\$2,445,476 86
\$742,269 00	\$583,158 00	\$491,077 00	\$135,770 00	\$369,351 00
109,891 77	96,873 99	82,138 26	18,087 58	56,991 11
1,450,800 00	1,445,600 00	1,679,200 00	458,400 00	966,800 00
2,079,021 85	756,968 34	1,816,088 70	130,729 56	774,113 71
—	—	—	—	—
—	9,462 00	—	—	—
—	—	—	—	—
—	—	—	—	—
43,991 82	—	—	11,699 37	—
—	—	—	—	—
154,495 82	101,081 64	129,803 22	16,214 67	72,222 37
59,256 81	132,408 09	86,694 23	9,226 45	45,824 14
159,079 88	49,127 86	111,963 09	36,161 84	79,344 44
—	—	70,000 00	—	—
—	19,002 65	59,437 11	—	28,952 99
—	120 00	360 00	281 81	787 34
55,626 61	22,953 93	6,796 28	395 00	500 00
102,567 19	104,142 30	125,059 64	12,366 81	48,443 02
—	—	—	—	—
—	823 66	6,559 70	—	602 48
2,836 79	1,233 08	4,846 92	6 37	1,544 26
\$4,959,837 54	\$3,322,955 54	\$4,670,024 15	\$829,339 46	\$2,445,476 86

	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$291,732 73	\$1,153,546 98
G.I. loans	15,208 45	—
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	—	4,024 59
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	6,590 00	300 00
Paid-up certificates	2,090 00	—
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	—	1,100 00
Share Insurance Fund	1 00	219 52
Due from Co-operative Central Bank	3,261 40	10,734 20
Investments:		
U. S. Government obligations, direct and fully guaranteed	—	84,639 79
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	7,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	38,920 39	38,526 55
Prepaid expenses	—	95 03
Other assets	—	—
TOTAL ASSETS	\$364,803 97	\$1,293,186 66
LIABILITIES		
Capital:		
Dues capital	\$140,139 00	\$338,972 00
Profits capital	22,250 05	53,252 91
Paid-up share certificates	161,800 00	781,000 00
Savings share accounts	—	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	4,082 23
Reserves:		
Guaranty fund	11,490 52	22,494 50
Surplus	12,414 72	33,847 19
Other reserves	4,852 45	37,140 22
Notes payable	—	—
Dividends declared	2,831 50	—
Credits of members not applied	—	—
Due on uncompleted loans	—	—
Borrowers' accumulations for taxes	9,025 73	22,245 19
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	—	152 42
TOTAL LIABILITIES	\$364,803 97	\$1,293,186 66

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
\$25,650 00	\$8,400 00	\$14,800 00	\$29,050 00	—
2,804,252 76	9,049,048 98	2,376,059 06	4,966,896 39	\$1,702,311 17
356,508 46	804,708 42	233,536 10	1,780,276 19	63,006 05
63,430 78	14,610 02	—	—	—
1,500 00	159,849 75	—	106,182 62	—
8,904 97	102,664 56	—	22,290 24	4,073 33
—	21,113 20	—	—	—
11,242 11	41,562 64	22,910 75	39,266 59	—
—	—	—	—	—
215 21	317 67	—	—	—
30,090 00	176,855 00	30,655 00	113,645 00	20,180 00
19,535 00	185,015 00	17,295 00	86,150 00	20,851 00
8,100 00	65,300 00	—	71,080 00	5,154 00
590 00	16,150 00	12,000 00	6,865 00	—
—	—	—	—	—
—	78,037 47	3,000 00	65,279 10	5,497 17
4,470 91	—	—	—	—
8,155 75	21,763 19	1,900 33	19,106 10	1,478 79
4,646 11	—	1,034 02	6,371 03	1 00
34,631 80	114,741 91	29,006 78	76,377 42	19,991 34
184,088 44	1,491,958 18	293,234 38	377,224 75	152,175 00
—	—	—	—	—
63,800 00	186,800 00	51,500 00	134,600 00	34,800 00
—	—	—	20,000 00	—
199,364 65	311,663 44	140,811 54	892,098 99	175,633 60
1,004 39	1,826 47	737 41	—	397 62
—	3,796 07	—	—	16 65
\$3,830,181 34	\$12,856,181 97	\$3,228,480 37	\$8,812,759 42	\$2,205,566 72
\$561,871 00	\$2,274,644 00	\$823,872 00	\$1,332,766 00	\$252,267 00
94,761 79	366,973 78	117,954 95	223,138 16	42,532 16
1,789,600 00	5,874,000 00	1,642,600 00	3,580,200 00	1,132,000 00
798,862 57	2,732,503 00	198,678 84	2,642,623 95	472,416 40
46,336 97	—	—	—	55,889 07
1,918 50	5,862 50	—	—	27,276 50
—	—	—	—	—
299 60	—	15 30	—	—
—	—	200 31	—	—
—	104,649 53	26,065 64	—	4,462 90
101,123 34	262,937 10	136,162 93	315,550 03	70,174 40
199,152 69	261,638 05	189,378 57	304,184 33	54,587 68
53,864 48	418,160 62	—	104,929 28	57,720 48
40,000 00	—	—	—	—
24,403 13	—	—	112,873 65	—
1,301 22	1,943 40	61 25	5,051 45	8 74
26,123 34	252,832 84	14,000 00	3,448 47	4,533 09
83,457 75	287,234 34	74,217 02	187,133 89	31,618 52
—	—	4,000 00	—	—
—	5,097 04	—	—	—
7,104 96	7,705 77	1,273 56	860 21	79 78
\$3,830,181 34	\$12,856,181 97	\$3,228,480 37	\$8,812,759 42	\$2,205,566 72

	EAST BRIDGEWATER	EAST- HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$865,434 41	\$1,299,418 97
G.I. loans	127,390 12	280,635 88
Federal Housing Administration, Title II	—	—
Statutory common form	5,100 00	—
Dues and principal payments suspended	—	—
Other real estate	—	8,720 08
Home modernization loans	12,707 76	10,997 35
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	18,682 00	14,053 08
Paid-up certificates	15,960 00	26,067 22
Savings	2,750 00	16,268 70
Other financial institutions	—	—
Real estate held by foreclosure and in possession	4,700 00	—
Bank building	—	—
Alterations to leased quarters	—	78 75
Furniture and fixtures	1,027 91	5,747 74
Share Insurance Fund	67 03	2,675 21
Due from Co-operative Central Bank	10,203 91	17,047 94
Investments:		
U. S. Government obligations, direct and fully guaranteed	71,493 75	139,992 94
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	31,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	59,909 20	44,929 98
Prepaid expenses	—	598 96
Other assets	18 14	—
TOTAL ASSETS	\$1,195,444 23	\$1,898,432 80
LIABILITIES		
Capital:		
Dues capital	\$251,315 00	\$252,450 00
Profits capital	40,647 10	38,022 26
Paid-up share certificates	589,000 00	466,600 00
Savings share accounts	165,655 07	899,238 45
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	534 99	—
Matured share accounts	—	—
Net undivided earnings	3,023 02	—
Reserves:		
Guaranty fund	44,829 18	39,016 62
Surplus	29,478 30	17,984 51
Other reserves	30,251 86	84,420 22
Notes payable	—	22,000 00
Dividends declared	—	23,062 09
Credits of members not applied	312 87	827 09
Due on uncompleted loans	11,197 96	12,503 67
Borrowers' accumulations for taxes	29,076 67	40,051 53
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,709 51
Other liabilities	122 21	546 85
TOTAL LIABILITIES	\$1,195,444 23	\$1,898,432 80

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDAL SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
—	\$2,100 00	\$3,700 00	\$232,550 00	\$8,400 00
\$2,929,614 70	3,918,172 11	2,375,366 80	5,679,504 32	4,881,596 11
156,100 45	2,976,696 83	77,417 73	341,564 67	278,362 98
—	1,105,198 51	—	—	—
—	34,000 00	—	88,485 00	53,550 00
—	8,395 56	3,102 04	6,576 76	6,744 63
—	—	—	—	—
—	—	—	43,218 09	42,778 35
—	29 80	—	786 75	233 37
43,430 00	65,270 00	24,695 00	85,175 00	78,250 00
4,930 00	50,220 00	31,895 00	31,095 00	51,600 00
31,100 00	19,835 00	10,995 00	11,400 00	25,850 00
—	—	—	—	—
14,462 13	—	—	—	—
—	163,675 61	—	75,340 80	107,098 23
—	—	—	—	—
3,835 62	37,310 19	7,581 30	59,138 96	12,127 32
436 98	1,139 33	1,243 84	911 46	725 76
32,295 48	86,341 25	24,850 26	71,821 50	56,323 14
—	—	—	—	—
38,500 00	349,281 25	145,640 80	1,119,108 89	401,091 71
—	—	—	—	—
—	293,930 25	—	—	—
58,900 00	150,600 00	48,900 00	114,000 00	96,300 00
—	—	—	—	—
332,679 19	854,033 56	211,464 98	170,709 81	291,313 79
512 44	—	—	3,361 59	—
—	8,284 23	3,130 60	1,600 00	—
\$3,646,796 99	\$10,124,513 48	\$2,969,983 35	\$8,136,348 60	\$6,392,345 39
—	—	—	—	—
\$842,746 00	\$1,634,501 00	\$529,766 00	\$1,755,828 00	\$1,211,095 00
119,566 02	258,628 23	84,260 53	293,727 54	198,944 88
877,200 00	3,570,000 00	977,400 00	3,787,000 00	2,875,200 00
1,458,155 54	3,434,198 34	1,065,477 95	965,719 73	1,199,220 44
—	—	—	—	—
5,355 00	—	—	4,397 50	3,621 00
—	—	—	—	—
—	—	55 51	357 95	3 00
—	—	—	—	9,032 40
—	25,925 93	17,126 33	53,489 83	19,582 99
64,502 10	311,264 79	51,661 08	444,696 43	212,102 02
94,061 43	358,165 37	79,688 85	429,561 50	419,266 30
57,228 38	252,962 65	102,611 66	59,881 22	—
—	—	—	—	—
42,693 17	—	—	—	—
40 00	4,627 41	109 00	2,651 50	—
10,625 52	70,372 97	1,851 03	150,816 41	81,493 38
73,733 75	200,136 61	52,005 53	161,720 16	135,797 78
—	—	—	11,000 00	14,500 00
—	—	—	7,662 35	7,926 00
890 08	3,730 18	7,969 88	7,838 48	4,560 20
\$3,646,796 99	\$10,124,513 48	\$2,969,983 35	\$8,136,348 60	\$6,392,345 39

	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$67,650 00	—
Direct reduction	2,683,616 14	\$2,209,069 54
G.I. loans	173,661 59	92,338 20
Federal Housing Administration, Title II	—	—
Statutory common form	52,490 34	—
Dues and principal payments suspended	—	12,590 31
Other real estate	—	—
Home modernization loans	14,668 71	5,724 11
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	53 30
Loans on shares and deposits:		
Serial	17,050 00	17,045 00
Paid-up certificates	13,250 00	30,295 00
Savings	4,025 00	6,200 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	53,000 00	—
Alterations to leased quarters	—	280 75
Furniture and fixtures	412 30	1,413 72
Share Insurance Fund	20,947 88	325 02
Due from Co-operative Central Bank	33,837 08	24,688 77
Investments:		
U. S. Government obligations, direct and fully guaranteed	613,302 00	206,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	43,600 00
Shares in other co-operative banks	—	—
Cash and due from banks	232,656 24	191,790 89
Prepaid expenses	772 78	382 00
Other assets	—	3,950 13
TOTAL ASSETS	\$3,981,340 06	\$2,845,746 74
LIABILITIES		
Capital:		
Dues capital	\$866,836 00	\$369,215 00
Profits capital	144,099 52	52,041 41
Paid-up share certificates	2,011,400 00	1,327,400 00
Savings share accounts	434,393 95	680,306 61
Dividend savings accounts	—	90,363 05
Club accounts	4,413 00	—
Military share accounts	—	—
Suspended share accounts	—	13 09
Matured share accounts	—	—
Net undivided earnings	9,783 04	45,247 21
Reserves:		
Guaranty fund	235,345 38	58,011 94
Surplus	144,099 72	46,797 20
Other reserves	6,368 93	128,112 41
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	991 35	139 91
Due on uncompleted loans	42,711 67	5,450 00
Borrowers' accumulations for taxes	73,763 27	41,123 62
Reserve for Federal Income Taxes	2,772 70	—
Unearned discount	—	1,186 50
Other liabilities	4,361 53	338 79
TOTAL LIABILITIES	\$3,981,340 06	\$2,845,746 74

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	\$3,300 00	\$4,200 00	—	\$89,190 00
\$12,356,579 12	14,311,087 10	\$4,009,983 07	\$1,755,049 86	1,759,040 80
3,845,247 68	3,315,556 55	569,196 08	417,658 61	661,340 91
—	2,824,355 94	212,856 59	—	—
—	6,030 00	12,826 75	—	1,195 00
24,731 02	134,265 68	—	31,020 09	—
24,694 51	—	2 00	9,983 80	1,542 71
129,273 25	22,705 68	52,679 21	3,816 00	5,074 64
—	11,455 76	—	—	—
428 52	393 59	66 38	—	196 63
69,195 00	45,785 00	11,200 00	31,613 00	14,885 00
41,850 00	100,875 00	3,785 00	34,970 00	8,385 00
28,120 00	100,540 00	2,794 00	60 00	200 00
—	—	—	—	—
157,530 38	61,623 51	—	11,936 50	—
—	—	—	700 93	20,746 25
21,448 82	13,285 95	3,000 00	310 02	4,589 92
16,164 00	1 00	11,309 48	23,461 20	330 12
165,038 86	211,373 46	48,620 63	—	25,759 35
1,035,218 75	1,968,277 34	5,000 00	119,034 38	109,000 00
303,919 19	—	—	—	—
—	—	—	—	—
306,600 00	363,100 00	88,600 00	41,400 00	47,500 00
—	8,000 00	—	—	—
503,717 75	1,621,412 78	676,810 07	263,134 96	245,180 15
—	—	—	245 29	—
—	—	—	23 52	—
\$19,029,756 85	\$25,123,424 34	\$5,712,929 26	\$2,744,418 16	\$2,994,156 48
\$1,557,108 00	\$1,027,362 00	\$391,668 00	\$416,766 00	\$752,237 00
259,993 70	153,047 05	55,826 70	63,079 13	128,464 94
5,009,400 00	7,040,200 00	1,817,400 00	1,140,400 00	1,060,200 00
9,788,910 29	13,407,193 96	2,706,761 95	782,322 52	621,759 74
—	145,092 53	56,677 14	8,829 81	—
—	—	—	10,982 50	—
—	—	—	—	—
—	46 25	6 00	—	49 00
—	—	42,043 47	—	—
119,109 75	—	20,531 09	31,603 39	8,748 87
488,927 30	673,295 90	132,076 74	75,700 01	129,474 32
572,351 93	526,943 93	112,899 70	55,104 94	218,153 96
734,439 98	786,926 43	181,525 31	110,259 76	—
—	—	—	—	—
—	189,392 36	—	—	—
4,172 72	2,513 16	1,565 48	326 42	4,107 19
93,616 05	666,086 65	62,719 24	5,013 67	2,540 86
384,912 38	464,200 74	129,909 37	41,797 72	59,182 34
—	4,153 70	—	1,000 00	6,696 52
13,057 86	4,271 26	—	581 49	—
3,756 89	32,698 42	1,319 07	650 80	2,541 74
\$19,029,756 85	\$25,123,424 34	\$5,712,929 26	\$2,744,418 16	\$2,994,156 48

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$152,655 00
Direct reduction	\$1,767,391 65	6,986,194 52
G.I. loans	673,295 04	1,813,323 71
Federal Housing Administration, Title II	309,595 16	—
Statutory common form	—	48,364 85
Dues and principal payments suspended	30,814 23	28,609 87
Other real estate	8,023 32	18,027 97
Home modernization loans	9,377 84	10,287 97
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	28,245 00	142,930 00
Paid-up certificates	8,275 00	144,465 00
Savings	2,010 00	9,545 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	7,014 41
Bank building	17,341 00	41,184 85
Alterations to leased quarters	—	—
Furniture and fixtures	6,835 37	26,324 59
Share Insurance Fund	394 86	7,404 75
Due from Co-operative Central Bank	29,739 62	100,013 57
Investments:		
U. S. Government obligations, direct and fully guaranteed	178,939 85	993,138 29
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	54,400 00	176,700 00
Shares in other co-operative banks	—	—
Cash and due from banks	337,105 11	705,821 37
Prepaid expenses	—	3,998 19
Other assets	—	69 55
TOTAL ASSETS	\$3,461,783 05	\$11,416,073 46
LIABILITIES		
Capital:		
Dues capital	\$851,491 00	\$2,251,315 00
Profits capital	141,775 70	404,363 85
Paid-up share certificates	1,301,800 00	4,896,800 00
Savings share accounts	772,080 82	2,469,827 66
Dividend savings accounts	—	—
Club accounts	3,174 50	24,011 25
Military share accounts	—	—
Suspended share accounts	—	24 00
Matured share accounts	—	—
Net undivided earnings	21,842 84	38,605 91
Reserves:		
Guaranty fund	129,137 84	417,453 97
Surplus	126,116 12	522,487 48
Other reserves	25,934 29	124,427 86
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	10,056 44	290 74
Due on uncompleted loans	5,204 98	37,982 21
Borrowers' accumulations for taxes	68,933 48	222,451 85
Reserve for Federal Income Taxes	—	—
Unearned discount	1,353 55	1,334 09
Other liabilities	2,881 49	4,697 59
TOTAL LIABILITIES	\$3,461,783 05	\$11,416,073 46

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$27,400 00	\$13,725 00	\$30,850 00	\$14,150 00	\$105,900 00
2,157,923 00	1,409,019 71	5,388,097 01	2,586,175 78	7,957,593 77
148,052 03	370,783 23	2,119,792 04	440,038 99	528,317 75
—	—	—	—	76,226 29
7,540 76	9,350 00	30,885 00	—	—
—	27,895 20	68,580 56	—	—
—	9,281 79	57,689 07	—	23,808 17
4,803 67	—	29,174 61	7,166 77	21,453 44
—	6,925 65	—	—	102,620 87
—	—	—	95 39	56 86
48,295 00	29,731 00	97,330 00	30,710 00	68,660 00
17,635 00	8,610 00	17,960 00	11,805 00	3,785 00
8,400 00	5,260 00	48,155 00	15,105 00	20,600 00
—	—	—	—	—
—	4,949 21	32,365 56	—	—
48,479 91	28,632 00	59,529 22	50,933 00	—
—	—	—	—	3,145 95
12,620 15	1,373 00	17,812 04	6,478 87	23,372 08
195 49	2,274 76	5,000 00	439 49	—
31,158 03	20,236 90	85,472 70	32,929 59	88,788 10
705,381 42	226,125 19	1,146,080 93	617,590 64	557,410 31
—	—	—	—	—
—	—	142,000 00	54,000 00	164,400 00
—	—	60,000 00	—	—
175,792 70	80,818 92	176,615 60	51,591 98	471,912 65
355 50	—	—	3,188 46	1,163 79
—	39 71	—	8 90	—
\$3,394,032 66	\$2,255,031 27	\$9,613,389 34	\$3,922,407 86	\$10,219,215 03
\$928,278 00	\$378,432 00	\$1,917,477 00	\$727,551 00	\$1,457,440 00
165,498 05	57,429 79	306,449 50	121,820 29	220,772 09
1,354,200 00	620,400 00	1,091,000 00	618,600 00	963,200 00
358,145 16	959,353 98	5,140,044 37	2,027,702 08	6,337,441 69
—	—	—	—	—
4,657 00	—	—	—	—
—	—	—	—	—
1,613 30	—	18 00	134 74	—
—	—	198 53	—	—
—	—	115,126 42	11,325 22	—
237,122 95	68,820 66	277,861 89	163,488 85	416,872 69
217,855 04	86,456 30	205,554 50	75,075 94	79,303 60
—	29,760 11	328,430 98	89,263 05	333,262 55
—	—	—	—	—
29,473 22	10,815 01	—	79 00	164,080 00
166 80	1,057 68	—	40,074 33	812 73
6,867 87	10,218 00	61,175 00	44,820 41	62,878 03
89,343 83	29,641 29	163,467 30	—	160,999 54
—	—	—	—	—
—	835 12	4,004 32	—	20,153 84
811 44	1,811 33	2,578 09	2,472 95	1,998 27
\$3,394,032 66	\$2,255,031 27	\$9,613,389 34	\$3,922,407 86	\$10,219,215 03

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$9,800 00	\$4,000 00
Direct reduction	1,595,482 46	2,806,175 84
G.I. loans	245,496 93	95,830 43
Federal Housing Administration, Title II	—	—
Statutory common form	1,000 00	—
Dues and principal payments suspended	34,815 99	—
Other real estate	—	—
Home modernization loans	6,502 32	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	34,690 00	29,490 00
Paid-up certificates	1,105 00	31,665 00
Savings	15,020 00	7,360 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	24,793 93
Alterations to leased quarters	—	—
Furniture and fixtures	1,595 07	6,246 78
Share Insurance Fund	133 46	391 32
Due from Co-operative Central Bank	19,725 83	29,803 84
Investments:		
U. S. Government obligations, direct and fully guaranteed	223,210 63	140,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	33,000 00	54,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	206,431 09	193,843 96
Prepaid expenses	138 08	1,544 62
Other assets	87 50	—
TOTAL ASSETS	\$2,428,234 36	\$3,425,345 72
LIABILITIES		
Capital:		
Dues capital	\$466,796 00	\$614,421 00
Profits capital	71,524 52	92,313 47
Paid-up share certificates	350,400 00	1,574,600 00
Savings share accounts	1,306,009 29	660,035 51
Dividend savings accounts	—	—
Club accounts	—	3,878 50
Military share accounts	—	—
Suspended share accounts	—	233 09
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	62,898 61	158,240 98
Surplus	26,322 64	83,243 95
Other reserves	61,763 34	41,275 79
Notes payable	—	50,000 00
Dividends declared	6,506 87	19,516 91
Credits of members not applied	452 48	68 49
Due on uncompleted loans	24,909 11	33,976 77
Borrowers' accumulations for taxes	50,146 30	91,848 41
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	505 20	1,692 85
TOTAL LIABILITIES	\$2,428,234 36	\$3,425,345 72

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	\$2,250 00	—
\$2,110,121 45	\$1,918,012 54	\$1,245,782 67	3,257,302 32	\$1,771,328 04
539,949 63	254,979 02	275,610 26	540,638 60	212,148 42
—	—	84,024 93	34,434 17	—
3,800 00	12,500 00	2,900 00	—	—
6,215 90	29,946 74	—	—	—
6,109 24	—	—	—	—
10,244 47	15,694 95	3,635 49	—	10,278 85
—	—	—	—	—
135 39	—	—	45 60	117 54
—	—	—	—	—
36,640 44	25,650 00	8,500 00	12,350 00	25,920 00
46,168 00	6,190 00	6,725 00	57,100 00	25,095 00
12,850 50	27,285 00	4,100 00	3,600 00	43,235 00
—	—	—	—	—
2,812 68	—	—	18,335 99	28 83
—	—	—	—	—
7,952 65	857 80	403 30	17,418 82	7,182 42
570 00	10,818 00	13,450 00	516 34	811 72
28,636 21	24,221 95	17,134 51	39,168 20	19,675 84
—	—	—	—	—
223,118 76	269,451 42	102,609 06	211,801 57	148,892 66
—	—	—	—	—
51,700 00	42,000 00	31,800 00	69,000 00	—
—	—	—	—	—
184,411 12	72,771 57	124,575 31	283,363 29	112,317 66
354 00	—	—	1,389 61	—
—	—	234 38	62 52	—
\$3,271,790 44	\$2,710,378 99	\$1,921,484 91	\$4,548,777 03	\$2,377,031 98
—	—	—	—	—
\$451,809 00	\$367,182 00	\$414,981 00	\$452,971 00	\$321,788 00
73,293 74	55,946 56	68,215 42	76,201 95	26,012 80
1,607,000 00	470,200 00	322,400 00	2,770,600 00	406,200 00
729,379 01	1,516,188 55	954,911 46	630,165 11	1,364,592 99
—	—	—	55,645 84	—
9,797 50	5,500 00	4,535 50	—	4,471 00
—	—	—	—	—
106 12	99 57	—	256 55	3,065 97
—	—	—	—	—
52,440 90	12,372 16	—	—	36,999 73
—	—	—	—	—
99,890 68	66,849 02	36,365 22	105,123 29	15,194 56
51,853 72	48,868 63	35,404 96	153,339 23	—
99,197 37	102,478 64	40,727 20	125,684 61	95,004 80
—	—	—	—	—
—	—	5,920 00	29,906 25	—
—	120 02	48 41	644 18	1,800 00
26,559 25	10,090 59	—	54,318 46	41,354 52
68,098 97	51,601 22	37,800 42	89,564 63	57,701 13
—	—	—	—	—
1,927 76	2,703 32	—	—	2,024 50
436 42	178 71	175 32	4,355 93	821 98
\$3,271,790 44	\$2,710,378 99	\$1,921,484 91	\$4,548,777 03	\$2,377,031 98

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,200 00	\$2,200 00
Direct reduction	2,665,510 21	3,032,008 58
G.I. loans	137,942 15	840,687 82
Federal Housing Administration, Title II	—	—
Statutory common form	23,600 00	8,500 00
Dues and principal payments suspended	54,065 50	—
Other real estate	6,137 78	8,763 10
Home modernization loans	35,910 00	13,903 16
Federal Housing Administration, Title I loans	—	21,477 80
Insurance and taxes paid on mortgaged property	40 00	33 00
Loans on shares and deposits:		
Serial	45,640 00	19,964 00
Paid-up certificates	11,540 00	22,613 00
Savings	4,740 00	31,750 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	22,751 40	—
Alterations to leased quarters	—	9,390 00
Furniture and fixtures	7,046 40	10,670 00
Share Insurance Fund	425 72	9,771 31
Due from Co-operative Central Bank	32,563 02	41,989 04
Investments:		
U. S. Government obligations, direct and fully guaranteed	594,762 25	331,083 41
Other bonds and notes legal for reserve	—	57,774 09
Bonds and notes not legal for reserve	—	499 00
Federal Home Loan Bank stock	49,100 00	76,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	96,854 71	203,090 36
Prepaid expenses	1,547 74	1,494 65
Other assets	—	17 00
TOTAL ASSETS	\$3,792,376 88	\$4,744,479 32
LIABILITIES		
Capital:		
Dues capital	\$693,342 00	\$511,505 00
Profits capital	111,563 78	72,903 80
Paid-up share certificates	1,129,800 00	1,931,600 00
Savings share accounts	1,369,511 83	1,782,422 73
Dividend savings accounts	—	27,452 09
Club accounts	—	7,168 00
Military share accounts	—	—
Suspended share accounts	—	62 53
Matured share accounts	—	—
Net undivided earnings	11,317 89	12,175 83
Reserves:		
Guaranty fund	113,283 09	135,768 36
Surplus	213,025 67	10,944 94
Other reserves	46,430 84	127,240 54
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,637 59	159 43
Due on uncompleted loans	8,414 55	36,750 00
Borrowers' accumulations for taxes	87,663 03	82,491 79
Reserve for Federal Income Taxes	3,300 00	—
Unearned discount	—	5,800 40
Other liabilities	3,086 61	33 88
TOTAL LIABILITIES	\$3,792,376 88	\$4,744,479 32

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
\$3,150 00	-	\$34,800 00	\$3,850 00	\$492,900 00
6,522,823 97	\$7,660,841 17	776,342 16	3,097,016 04	9,327,778 33
1,800,423 98	1,270,400 65	110,037 85	1,342,633 63	1,215,810 92
-	-	-	45,993 08	-
84,869 67	197,075 00	-	-	18,400 00
102,757 83	129,048 81	-	-	112,262 17
24,297 42	22,836 47	-	79,250 21	52,606 49
11,624 98	-	-	31,176 16	-
-	-	-	17,901 93	-
263 63	113 16	-	-	-
62,050 00	76,300 00	9,965 00	43,775 00	170,080 00
46,090 00	65,385 00	6,480 00	6,440 00	85,650 00
12,250 00	84,515 00	1,211 00	2,550 00	-
-	-	-	1,900 00	-
-	9,312 94	-	-	7,779 17
-	34,574 92	-	43,672 93	27,400 00
6,629 03	-	2,244 62	-	-
18,853 30	24,795 13	2,746 30	10,661 08	27,442 55
590 00	5,410 64	137 24	681 72	11,277 62
89,796 46	95,735 11	10,190 60	51,980 34	127,203 08
502,421 88	499,812 50	89,459 00	509,134 38	1,622,173 21
-	-	-	-	-
163,100 00	176,600 00	19,100 00	94,700 00	215,600 00
-	-	-	-	-
601,458 21	426,399 49	96,983 19	258,491 37	390,661 31
1,894 34	-	-	-	-
1,640 37	4 85	1,200 00	7,601 30	8 63
\$10,056,985 07	\$10,779,160 84	\$1,160,896 96	\$5,649,412 17	\$13,905,033 48
\$1,256,001 00	\$1,285,193 00	\$162,151 00	\$1,014,378 00	\$4,286,310 00
189,825 83	204,664 02	20,131 46	143,137 06	692,305 73
4,124,200 00	3,426,000 00	592,000 00	2,202,000 00	6,810,200 00
3,029,539 67	4,372,818 33	259,569 48	1,556,318 95	56,519 29
114,607 42	-	1,624 07	-	-
-	-	-	-	-
368 45	114 50	-	-	2,718 89
-	17,938 64	-	-	1,783 26
24,756 38	-	-	-	44,902 13
302,983 99	322,611 97	28,426 29	196,008 24	952,325 42
449,348 62	502,842 87	20,775 89	147,919 64	549,779 24
222,473 27	212,744 53	31,335 73	162,793 71	-
-	100,000 00	-	-	-
-	66,975 01	6,800 69	44,087 11	-
241 05	24,232 50	10 92	388 96	3,631 63
150,712 19	87,801 28	15,000 13	20,140 27	168,001 89
188,385 42	153,590 17	22,893 14	146,694 95	320,933 14
-	-	-	-	8,668 78
1,821 38	-	-	7,044 79	-
1,720 40	1,634 02	178 16	8,500 49	6,954 08
\$10,056,985 07	\$10,779,160 84	\$1,160,896 96	\$5,649,412 17	\$13,905,033 48

	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$640,900 00	\$19,000 00
Direct reduction	9,884,056 80	2,352,003 90
G.I. loans	595,058 04	734,010 54
Federal Housing Administration, Title II	—	90,472 80
Statutory common form	—	4,632 00
Dues and principal payments suspended	—	16,200 00
Other real estate	11,306 27	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	106,308 00	39,680 00
Paid-up certificates	90,475 00	31,750 00
Savings	—	1,975 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	18,241 07
Bank building	190,000 00	—
Alterations to leased quarters	—	180 00
Furniture and fixtures	28,000 00	212 50
Share Insurance Fund	1,000 00	22,596 43
Due from Co-operative Central Bank	118,145 38	35,417 62
Investments:		
U. S. Government obligations, direct and fully guaranteed	445,546 88	286,843 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	215,000 00	59,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	906,679 95	297,489 20
Prepaid expenses	—	277 84
Other assets	3,375 00	—
TOTAL ASSETS	\$13,235,851 32	\$4,010,482 65
LIABILITIES		
Capital:		
Dues capital	\$2,845,632 00	\$814,712 00
Profits capital	429,191 96	132,532 42
Paid-up share certificates	8,200,400 00	2,408,200 00
Savings share accounts	1,387 00	19,690 32
Dividend savings accounts	33,129 28	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,843 99
Matured share accounts	—	—
Net undivided earnings	42,800 44	—
Reserves:		
Guaranty fund	692,399 14	218,934 12
Surplus	579,745 42	195,484 03
Other reserves	—	43,556 46
Notes payable	—	—
Dividends declared	—	44,724 51
Credits of members not applied	704 56	513 50
Due on uncompleted loans	51,706 85	41,085 00
Borrowers' accumulations for taxes	357,639 65	83,573 06
Reserve for Federal Income Taxes	—	2,079 81
Unearned discount	—	—
Other liabilities	1,115 02	3,553 43
TOTAL LIABILITIES	\$13,235,851 32	\$4,010,482 65

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
\$700 00	\$600 00	\$19,550 00	\$244,000 00	\$1,000 00
3,810,077 84	12,354,643 50	3,255,715 18	1,659,551 89	8,001,574 11
125,024 66	4,407,165 05	888,789 48	—	725,808 21
—	1,862,012 86	347,918 25	—	—
—	68,233 96	2,750 00	5,000 00	—
32,977 69	21,827 67	25,298 74	—	9,927 71
—	—	—	—	—
5,573 62	—	5,294 81	—	30,994 27
—	—	—	—	—
—	—	90 21	—	172 82
—	—	—	—	—
47,145 00	121,420 00	25,555 00	24,532 00	38,875 00
46,035 00	165,170 00	37,330 00	6,741 00	62,465 00
5,930 00	44,060 00	20,460 00	—	6,500 00
—	—	—	—	—
—	—	—	—	—
—	65,741 19	25,418 37	—	29,492 08
9,339 74	—	—	666 00	—
7,498 67	168,532 54	17,307 78	400 00	27,279 82
3,784 03	2,418 94	12,884 36	—	1,155 88
44,675 45	186,121 57	49,910 12	18,733 42	88,051 69
—	—	—	—	—
431,000 25	840,642 50	614,598 73	94,365 74	298,163 00
—	—	—	—	101,281 25
—	—	—	—	—
76,300 00	345,500 00	84,200 00	34,100 00	165,400 00
—	20,000 00	—	—	—
266,297 39	1,252,276 90	312,348 46	187,325 92	608,784 16
—	11,224 63	1,754 09	—	—
—	670 83	367 75	—	—
\$4,912,359 34	\$21,938,262 14	\$5,747,541 33	\$2,275,415 97	\$10,196,925 00
\$551,112 00	\$2,611,155 00	\$805,779 00	\$716,809 00	\$807,970 00
88,566 95	430,491 59	126,170 82	103,953 97	130,031 99
2,067,400 00	10,151,200 00	1,389,400 00	1,206,000 00	4,339,400 00
1,402,723 90	5,819,977 26	2,634,894 74	—	3,498,451 12
186,857 50	—	—	—	116,173 52
8,406 00	—	—	—	—
—	—	—	—	—
1,947 99	1,332 72	—	—	105 89
—	6,341 84	—	—	—
30,550 53	363 41	—	—	—
—	—	—	—	—
120,141 36	739,761 66	171,382 69	91,798 29	258,417 56
98,272 73	817,067 04	191,530 52	54,059 33	289,324 33
190,624 20	596,829 00	159,009 85	39,591 93	392,165 13
—	—	—	—	—
—	148,115 25	84,722 55	24,120 00	81,177 50
500 27	—	2,150 03	—	1,353 66
16,596 87	129,743 14	56,812 10	11,138 53	108,070 32
135,533 73	485,077 57	115,281 21	27,637 63	172,386 56
—	—	8,250 00	—	—
591 16	—	—	—	—
12,534 15	806 66	2,157 82	307 29	1,297 42
\$4,912,359 34	\$21,938,262 14	\$5,747,541 33	\$2,275,415 97	\$10,196,925 00

	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,392,388 84	\$1,896,999 60
G.I. loans	295,009 50	19,257 67
Federal Housing Administration, Title II	55,202 66	23,389 00
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	3,557 15
Federal Housing Administration, Title I loans	—	19,170 86
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	15,215 00	2,330 00
Paid-up certificates	17,200 00	10,650 00
Savings	—	15,560 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	5,000 00	—
Alterations to leased quarters	—	151 00
Furniture and fixtures	5,179 00	4,284 49
Share Insurance Fund	6,367 04	142 60
Due from Co-operative Central Bank	19,721 72	20,702 72
Investments:		
U. S. Government obligations, direct and fully guaranteed	99,781 25	174,855 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	186,920 77	198,735 95
Prepaid expenses	961 88	166 55
Other assets	—	—
TOTAL ASSETS	\$2,138,947 66	\$2,390,252 84
LIABILITIES		
Capital:		
Dues capital	\$207,898 00	\$62,122 00
Profits capital	25,454 50	4,175 10
Paid-up share certificates	855,600 00	789,000 00
Savings share accounts	801,159 67	1,253,651 15
Dividend savings accounts	—	—
Club accounts	10,932 00	41,068 00
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	22,743 55	6,685 49
Reserves:		
Guaranty fund	47,281 23	19,040 16
Surplus	26,444 78	133,257 35
Other reserves	58,160 48	—
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	299 60	67 00
Due on uncompleted loans	31,350 00	19,484 69
Borrowers' accumulations for taxes	50,142 71	55,429 36
Reserve for Federal Income Taxes	—	—
Unearned discount	—	3,779 04
Other liabilities	1,481 14	2,493 50
TOTAL LIABILITIES	\$2,138,947 66	\$2,390,252 84

MEDFORD			MEDWAY	MELROSE
HILLSIDE-CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
-	-	-	-	-
\$2,982,847 31	\$4,584,343 43	\$2,578,175 86	\$1,892,795 70	\$6,423,919 86
966,779 65	1,177,406 87	265,548 22	512,824 87	874,474 23
-	-	-	-	277,581 61
29,600 00	-	15,061 80	1,950 00	188,550 13
-	34,373 43	1,150 00	-	11,658 89
-	-	-	3,966 55	-
40,529 56	25,772 27	19,875 30	-	-
-	-	-	82 05	-
-	-	4 19	-	-
22,330 00	97,355 00	17,035 42	13,380 00	37,500 00
28,520 00	17,950 00	7,459 34	27,915 00	29,440 00
12,065 00	39,955 00	5,777 22	9,675 00	54,075 00
-	-	-	-	-
-	28,500 00	54,975 00	22,592 24	17,756 10
-	-	-	-	-
9,909 84	14,331 31	15,000 00	2,720 44	4,800 00
15,698 26	7,932 71	1,103 07	1 00	1,700 00
45,135 29	63,520 83	32,867 56	25,165 43	83,462 98
334,000 00	994,601 01	280,467 60	136,693 76	1,076,123 56
-	100,000 00	-	-	-
-	-	-	45,000 00	-
81,300 00	-	58,500 00	-	-
-	-	-	-	-
443,869 24	187,663 71	289,557 92	123,002 99	107,064 51
1,454 73	-	1,022 07	-	-
-	-	-	-	-
\$5,014,038 88	\$7,373,705 57	\$3,643,580 57	\$2,817,765 03	\$9,168,106 87
\$552,600 00	\$1,541,314 00	\$663,952 00	\$336,153 00	\$904,157 00
83,682 98	250,053 14	102,335 04	57,398 65	135,493 70
2,084,400 00	1,436,000 00	1,324,000 00	1,164,800 00	2,258,400 00
1,452,577 23	3,245,208 03	1,132,420 47	917,638 25	4,877,277 82
179,670 33	-	21,951 50	-	-
-	-	-	-	-
-	47 00	431 79	97 48	-
-	-	986 95	-	-
-	-	22,855 78	7,692 47	26,228 42
139,421 77	411,835 48	86,333 05	82,963 75	262,628 88
153,953 93	267,944 72	84,458 13	88,575 37	206,982 92
175,570 14	-	95,997 30	88,925 70	228,789 09
-	-	-	-	-
30,332 50	12,529 97	-	-	-
10 53	859 05	730 72	1,577 86	51 64
25,804 26	20,403 47	14,100 00	17,736 40	82,583 00
125,900 41	176,837 13	90,876 45	53,892 08	203,898 77
-	5,839 89	-	-	-
-	-	-	-	-
10,114 80	4,833 69	2,151 39	314 02	1,610 63
\$5,014,038 88	\$7,373,705 57	\$3,643,580 57	\$2,817,765 03	\$9,188,106 87

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$1,600 00
Direct reduction	\$409,325 94	2,116,836 39
G.I. loans	29,269 06	702,038 02
Federal Housing Administration, Title II	—	—
Statutory common form	—	16,775 00
Dues and principal payments suspended	—	19,500 00
Other real estate	—	—
Home modernization loans	7,827 24	9,991 42
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	5,600 00	11,995 00
Paid-up certificates	850 00	5,000 00
Savings	—	13,641 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	5,600 00
Alterations to leased quarters	—	—
Furniture and fixtures	746 12	2,750 00
Share Insurance Fund	56 66	1 00
Due from Co-operative Central Bank	4,268 39	31,028 47
Investments:		
U. S. Government obligations, direct and fully guaranteed	29,887 20	283,511 10
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	4,100 00	54,100 00
Shares in other co-operative banks	—	—
Cash and due from banks	40,940 50	254,972 38
Prepaid expenses	—	779 00
Other assets	—	1 00
TOTAL ASSETS	\$532,871 11	\$3,530,119 78
LIABILITIES		
Capital:		
Dues capital	\$145,013 00	\$294,032 00
Profits capital	21,660 68	44,335 29
Paid-up share certificates	279,400 00	1,269,000 00
Savings share accounts	16,888 26	1,387,282 70
Dividend savings accounts	8,993 99	154,443 60
Club accounts	—	11,555 50
Military share accounts	—	—
Suspended share accounts	2,640 20	—
Matured share accounts	—	—
Net undivided earnings	5,107 50	11,230 84
Reserves:		
Guaranty fund	15,477 93	66,944 00
Surplus	7,133 22	81,993 06
Other reserves	15,449 32	116,708 83
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1 00	401 56
Due on uncompleted loans	—	16,954 32
Borrowers' accumulations for taxes	15,059 25	74,165 70
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,072 38
Other liabilities	46 76	—
TOTAL LIABILITIES	\$532,871 11	\$3,530,119 78

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
-	-	\$2,800 00	-	\$4,100 00
\$11,618,839 05	\$987,796 02	2,537,559 17	\$18,046,235 22	\$2,890,781 70
581,908 68	152,724 09	489,591 89	1,153,234 86	427,367 19
-	13,904 05	44,068 00	43,200 00	-
98,922 64	-	60,068 94	27,549 55	-
107,022 29	-	9,517 77	-	-
-	12,605 18	22,366 50	-	-
-	-	-	-	-
447 35	539 14	-	-	-
22,870 00	21,467 00	13,260 00	94,410 00	46,800 00
70,080 00	8,926 00	20,595 00	120,975 00	30,325 00
-	-	19,360 00	83,410 00	-
5,359 29	-	-	-	-
127,200 00	-	8,300 00	45,746 74	-
-	-	-	-	-
26,000 00	5,673 67	-	7,591 21	-
18,091 21	1,971 72	600 00	66,930 54	-
128,180 19	13,494 81	33,849 53	214,801 36	41,564 48
1,155,092 08	79,643 76	138,906 25	2,142,282 90	756,189 06
-	-	-	827,334 45	-
-	-	-	-	-
239,600 00	26,200 00	63,800 00	400,000 00	65,600 00
285,629 89	57,424 86	493,004 16	351,590 76	300,984 80
-	690 53	872 42	-	-
700 39	-	52 75	600 00	175 00
\$14,485,943 06	\$1,383,060 83	\$3,958,572 38	\$23,625,892 59	\$4,563,887 23
\$777,436 00	\$372,006 00	\$441,287 00	\$1,337,674 00	\$1,153,113 00
128,405 72	61,039 64	65,094 35	225,019 93	175,285 63
10,242,600 00	567,200 00	1,849,000 00	7,756,600 00	2,441,800 00
908,441 94	167,744 78	1,199,593 18	11,009,451 76	-
533,349 68	23,548 14	-	351,631 75	-
-	-	3,785 50	-	-
209 50	36 37	89 00	-	2,586 32
-	1,401 26	-	-	-
-	7,608 71	22,399 59	83,462 49	-
399,154 48	51,409 27	84,247 74	673,107 58	234,959 83
525,577 11	78,817 14	83,894 61	1,147,565 26	382,854 86
481,033 80	23,854 17	133,652 50	347,596 00	-
-	-	-	-	-
109,338 13	-	-	-	21,365 75
2,483 91	187 63	1,552 90	990 67	57 68
111,779 44	1,231 80	150 40	154,659 30	22,692 00
259,021 69	24,711 39	73,218 49	536,605 62	98,475 95
-	1,125 00	-	-	7,600 00
-	-	-	-	-
7,111 66	1,139 53	607 12	1,528 23	23,096 21
\$14,485,943 06	\$1,383,060 83	\$3,958,572 38	\$23,625,892 59	\$4,563,887 23

	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,325 00	\$186,900 00
Direct reduction	2,978,172 31	1,687,734 68
G.I. loans	567,078 08	—
Federal Housing Administration, Title II	—	—
Statutory common form	4,700 00	2,000 00
Dues and principal payments suspended	—	—
Other real estate	3,800 00	34,489 93
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	531 45
Loans on shares and deposits:		
Serial	39,025 00	25,050 00
Paid-up certificates	25,600 00	—
Savings	—	1,650 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	22,854 17
Bank building	—	40,812 31
Alterations to leased quarters	—	—
Furniture and fixtures	—	7,814 71
Share Insurance Fund	—	11,103 83
Due from Co-operative Central Bank	44,166 19	22,213 00
Investments:		
U. S. Government obligations, direct and fully guaranteed	934,751 56	237,500 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	66,600 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	250,990 64	133,904 33
Prepaid expenses	—	548 22
Other assets	175 00	—
TOTAL ASSETS	\$4,921,383 78	\$2,415,106 63
LIABILITIES		
Capital:		
Dues capital	\$1,279,970 00	\$1,019,542 00
Profits capital	189,545 53	174,343 14
Paid-up share certificates	2,635,200 00	573,000 00
Savings share accounts	—	363,412 54
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	576 23	—
Matured share accounts	—	—
Net undivided earnings	—	5,966 67
Reserves:		
Guaranty fund	280,271 47	152,601 89
Surplus	368,370 80	86,880 37
Other reserves	—	—
Notes payable	—	—
Dividends declared	23,058 00	—
Credits of members not applied	784 07	—
Due on uncompleted loans	36,113 80	—
Borrowers' accumulations for taxes	99,127 00	37,084 86
Reserve for Federal Income Taxes	7,200 00	1,400 00
Unearned discount	—	—
Other liabilities	1,166 88	875 16
TOTAL LIABILITIES	\$4,921,383 78	\$2,415,106 63

NEWTON				NORTH-AMPTON
THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
\$10,100 00	-	-	-	\$350 00
5,620,325 48	\$8,885,861 14	\$2,291,803 33	\$5,283,116 15	7,252,356 60
546,455 04	1,508,086 62	415,114 68	596,035 86	1,840,952 92
-	-	308,593 04	-	-
98,527 70	255,456 36	33,686 53	43,700 00	166,930 00
41,407 70	55,544 99	-	45,853 75	61,133 31
-	63,559 65	-	-	-
11,432 05	31,140 59	3,653 50	71,242 76	33,108 23
-	-	8,641 08	-	-
-	-	-	-	-
65,315 00	69,180 00	39,161 00	60,925 00	126,310 00
72,560 00	85,690 00	26,628 00	86,365 00	24,115 00
17,575 00	34,755 00	36,327 00	19,755 00	126,045 00
-	-	6,000 00	945 00	-
68,315 87	38,124 14	-	-	205,116 84
-	-	-	7,173 30	466 68
7,853 82	18,766 73	5,812 83	6,618 29	32,130 09
9,925 00	1,511 98	400 00	815 54	1 00
68,147 34	113,370 34	31,510 07	59,539 59	101,926 86
425,978 49	1,335,359 38	321,250 14	417,164 74	906,125 00
-	-	-	-	-
116,800 00	197,300 00	-	108,900 00	185,500 00
-	-	8,000 00	-	-
250,557 75	557,552 82	110,943 34	253,687 64	699,140 56
-	-	-	860 32	1,308 00
-	3,076 31	-	2,616 58	2,082 16
\$7,431,276 24	\$13,254,336 05	\$3,647,524 54	\$7,065,314 52	\$11,765,098 25
\$856,851 00	\$1,301,468 00	\$601,245 00	\$791,830 00	\$1,481,329 00
135,359 01	188,148 70	89,251 26	112,249 03	235,506 54
3,412,000 00	5,005,400 00	1,170,800 00	2,854,600 00	2,587,200 00
1,875,402 81	4,850,600 88	1,342,458 18	2,617,933 55	6,151,867 33
192,958 27	350,661 35	-	-	-
7,016 50	13,986 00	7,566 00	15,186 25	12,565 50
-	-	-	-	-
-	65 02	-	-	556 70
-	-	-	1,017 10	-
-	72,892 12	-	39,311 89	-
248,995 74	300,741 00	110,757 66	129,333 45	548,571 19
224,393 80	484,558 55	71,788 66	92,874 86	335,766 55
217,837 05	255,980 23	141,357 64	179,141 29	120,021 66
-	-	-	-	-
47,262 27	-	-	-	45,276 00
287 25	29 26	119 37	160 97	123 23
41,376 12	166,564 19	23,609 00	97,243 40	17,400 00
168,231 43	251,884 59	86,262 77	133,207 15	221,655 92
-	-	-	-	-
1,152 92	4,528 75	1,981 84	-	5,589 34
2,152 07	6,827 41	327 16	1,225 58	1,669 29
\$7,431,276 24	\$13,254,336 05	\$3,647,524 54	\$7,065,314 52	\$11,765,098 25

	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$240,725 00	—
Direct reduction	11,556,216 28	\$1,906,540 68
G.I. loans	4,047,661 81	340,777 86
Federal Housing Administration, Title II	2,373 71	—
Statutory common form	86,116 34	—
Dues and principal payments suspended	113,029 82	2,718 20
Other real estate	8,827 72	61,239 28
Home modernization loans	105,700 25	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	478 05
Loans on shares and deposits:		
Serial	192,870 00	34,785 00
Paid-up certificates	239,980 00	4,615 00
Savings	13,470 00	—
Other financial institutions	2,870 00	—
Real estate held by foreclosure and in possession	—	31,053 38
Bank building	84,571 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	21,552 11	400 00
Share Insurance Fund	12,217 69	1,008 25
Due from Co-operative Central Bank	173,974 45	25,190 12
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,367,816 91	206,305 51
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	313,600 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	910,064 68	105,556 42
Prepaid expenses	—	—
Other assets	1,851 24	3 21
TOTAL ASSETS	\$19,495,489 01	\$2,720,670 96
LIABILITIES		
Capital:		
Dues capital	\$3,468,135 00	\$844,811 00
Profits capital	632,921 20	168,773 27
Paid-up share certificates	9,054,200 00	1,377,000 00
Savings share accounts	3,529,619 83	—
Dividend savings accounts	714,236 47	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	251 51	—
Matured share accounts	2,000 10	—
Net undivided earnings	50,820 10	36,664 48
Reserves:		
Guaranty fund	548,676 70	153,115 10
Surplus	529,479 45	31,456 03
Other reserves	647,081 93	35,741 87
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	672 37	1,366 79
Due on uncompleted loans	32,603 87	14,224 12
Borrowers' accumulations for taxes	282,075 02	57,478 45
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	2,715 46	39 85
TOTAL LIABILITIES	\$19,495,489 01	\$2,720,670 96

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
\$3,600 00	-	-	\$46,750 00	\$14,700 00
\$9,971,300 13	\$13,641,056 44	\$2,017,005 79	20,433,672 26	3,081,228 45
2,692,770 22	2,833,712 90	589,539 90	4,015,366 88	880,042 43
254,207 11	678,800 32	351,367 13	2,489,029 24	376,046 08
23,623 03	-	-	304,791 67	-
73,745 67	48,905 04	-	1,950 00	-
-	38,858 90	-	229,836 78	29,501 22
25,830 81	55,998 84	7,052 75	73,545 53	23,873 63
-	-	-	-	45 23
104,280 00	47,885 00	11,500 00	164,165 00	74,600 00
66,695 00	94,155 00	9,390 00	88,505 00	29,840 00
94,980 00	83,550 00	31,295 00	87,500 00	20,985 00
-	975 00	-	-	-
144,961 19	-	13,425 81	36,059 23	-
-	2,575 86	-	84,276 06	-
36,997 34	3,358 29	5,824 98	30,676 33	-
1,878 54	1 00	542 79	38,333 00	2,447 65
141,662 28	182,479 89	30,963 54	3,880 06	9,347 32
1,337,845 65	2,241,796 87	348,755 11	293,569 39	47,542 29
-	-	-	3,145,000 00	447,451 35
-	200,000 00	55,000 00	-	-
250,700 00	316,000 00	-	530,000 00	-
959,227 85	1,304,261 05	108,554 01	1,497,167 22	15,000 00
-	1,367 76	740 06	-	173,918 21
2,483 90	13,631 25	4,949 01	22,550 16	1,788 75
-	-	-	-	-
\$16,186,788 72	\$21,789,369 49	\$3,585,905 88	\$33,616,624 11	\$5,228,357 61
\$1,831,892 00	\$1,282,231 00	\$306,857 00	\$3,754,684 00	\$1,177,022 00
300,792 26	217,891 43	34,794 06	592,128 08	204,811 81
4,365,800 00	7,419,000 00	1,248,200 00	9,779,000 00	2,048,600 00
7,810,834 19	10,197,971 48	1,606,273 02	15,340,029 11	1,271,154 38
-	220,046 20	-	-	-
42,478 78	-	12,798 00	52,739 00	-
-	-	-	-	-
-	-	-	241 70	-
-	-	-	-	-
98,667 06	-	-	-	-
478,242 16	611,307 62	33,482 22	819,342 68	138,738 31
688,414 42	588,692 38	136,082 51	850,861 74	143,159 00
207,929 24	492,425 31	10,000 00	997,405 14	78,209 22
-	74,190 00	46,726 54	251,920 15	28,747 85
1,132 98	5,811 80	9,400 00	1,150 79	16 28
103,399 01	210,469 34	39,396 79	361,269 66	9,785 00
251,766 54	428,636 49	92,200 20	780,418 11	122,891 44
-	-	-	-	-
3,584 46	9,772 87	1,496 51	13,668 56	-
1,855 62	30,923 57	8,199 03	21,765 39	5,222 32
\$16,186,788 72	\$21,789,369 49	\$3,585,905 88	\$33,616,624 11	\$5,228,357 61

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$11,800 00	\$5,300 00
Direct reduction	4,773,309 83	3,566,423 91
G.I. loans	658,871 68	1,627,834 64
Federal Housing Administration, Title II	42,017 74	168,519 72
Statutory common form	—	66,538 47
Dues and principal payments suspended	52,969 05	—
Other real estate	58,399 65	2,172 60
Home modernization loans	23,643 22	3,984 09
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	194 25
Loans on shares and deposits:		
Serial	17,345 00	137,321 00
Paid-up certificates	44,605 00	50,785 00
Savings	20,658 00	7,005 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	2,493 81	100 00
Bank building	12,500 00	138,269 77
Alterations to leased quarters	—	—
Furniture and fixtures	14,980 06	47,798 24
Share Insurance Fund	814 97	11,819 89
Due from Co-operative Central Bank	61,671 34	63,419 98
Investments:		
U. S. Government obligations, direct and fully guaranteed	477,251 55	296,843 75
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	112,500 00	110,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	272,912 50	443,202 98
Prepaid expenses	—	1,077 09
Other assets	1,371 42	674 06
TOTAL ASSETS	\$6,685,114 82	\$6,749,684 44
LIABILITIES		
Capital:		
Dues capital	\$777,211 00	\$1,763,232 00
Profits capital	133,818 53	311,982 30
Paid-up share certificates	2,660,800 00	2,788,400 00
Savings share accounts	2,298,847 82	876,801 72
Dividend savings accounts	—	—
Club accounts	12,048 00	5,589 00
Military share accounts	—	—
Suspended share accounts	—	756 83
Matured share accounts	12,554 70	—
Net undivided earnings	61,595 46	—
Reserves:		
Guaranty fund	193,033 87	306,884 67
Surplus	149,928 03	371,869 16
Other reserves	221,810 36	—
Notes payable	—	50,000 00
Dividends declared	—	62,090 58
Credits of members not applied	2,590 26	3,314 63
Due on uncompleted loans	25,162 42	30,400 00
Borrowers' accumulations for taxes	130,456 81	168,577 10
Reserve for Federal Income Taxes	—	4,000 00
Unearned discount	4,428 52	—
Other liabilities	829 04	5,786 45
TOTAL LIABILITIES	\$6,685,114 82	\$6,749,684 44

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
\$600 00	\$17,100 00	\$40,050 00	\$3,250 00	\$3,200 00
1,396,752 27	5,791,268 63	7,396,161 51	5,808,679 32	2,491,173 88
335,433 86	1,353,148 67	1,648,880 79	884,299 79	496,264 00
119,379 10	12,605 68	390,531 34	37,511 19	-
-	80,319 15	61,150 00	50,774 21	-
-	140,997 64	3,565 07	70,268 18	14,591 22
-	9,387 24	6,830 09	64,943 31	-
-	8,522 74	18,143 04	23,126 49	3,731 76
-	-	-	-	-
-	231 66	971 93	471 72	-
27,680 04	74,842 00	86,170 00	13,575 00	9,677 00
24,185 00	32,977 00	43,730 00	22,550 00	9,163 00
9,269 28	11,934 00	28,375 00	-	16,985 00
1,150 00	-	6,550 00	-	-
-	-	-	14,212 84	-
-	48,396 61	59,477 13	70,979 99	33,915 64
240 01	-	-	-	-
5,908 50	11,813 28	20,694 14	23,003 12	3,128 06
272 00	1,036 00	1,257 02	-	398 10
20,392 84	79,765 64	95,749 21	77,141 20	30,041 65
139,956 25	469,984 38	870,801 52	747,264 18	180,000 00
-	-	-	34,925 87	-
9,250 00	146,700 00	172,500 00	131,600 00	55,200 00
94,558 67	448,537 34	285,764 71	395,024 24	129,311 22
449 73	2,965 88	1,828 85	3,679 89	542 12
-	-	636 75	-	-
\$2,185,477 55	\$8,742,533 54	\$11,239,818 10	\$8,477,280 54	\$3,477,322 65
\$475,650 00	\$1,887,909 00	\$1,841,887 00	\$961,035 00	\$325,942 00
73,284 09	337,819 04	299,966 77	159,218 38	53,879 88
699,400 00	4,105,000 00	3,987,000 00	4,821,200 00	1,733,800 00
633,029 79	1,231,734 76	3,578,606 76	1,460,755 64	877,448 35
26,723 65	-	-	34,546 31	-
-	-	20,961 00	-	-
29 00	179 55	53 47	100 18	24 80
11,399 33	-	-	1,201 43	-
81,134 54	367,147 70	434,064 28	254,057 85	96,531 90
62,606 04	463,759 94	420,978 95	253,536 86	156,521 87
37,209 45	82,797 55	180,393 17	244,773 87	-
20,000 00	-	150,000 00	-	90,000 00
-	49,743 78	-	54,817 01	47,325 22
37 28	5,180 12	1,002 53	1,333 41	1,060 01
3,750 39	55,600 22	68,055 00	33,422 45	20,760 00
60,853 76	149,724 46	223,267 09	163,369 31	72,964 85
-	4,000 00	-	-	-
-	1,215 44	2,655 09	4,394 32	-
370 23	721 98	619 95	29,518 52	1,063 77
\$2,185,477 55	\$8,742,533 54	\$11,239,818 10	\$8,477,280 54	\$3,477,322 65

	SHARON	SHIRLEY
	SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,500 00	\$4,425 00
Direct reduction	2,450,057 66	2,659,758 64
G.I. loans	1,085,620 32	237,711 09
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,400 00
Dues and principal payments suspended	11,089 94	—
Other real estate	—	10,908 60
Home modernization loans	4,814 93	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	279 73
Loans on shares and deposits:		
Serial	24,495 00	16,744 00
Paid-up certificates	23,955 00	3,290 00
Savings	19,640 00	7,903 00
Other financial institutions	450 00	—
Real estate held by foreclosure and in possession	6,426 79	—
Bank building	19,681 25	34,129 84
Alterations to leased quarters	—	—
Furniture and fixtures	208 33	6,714 12
Share Insurance Fund	—	705 56
Due from Co-operative Central Bank	39,880 53	30,882 24
Investments:		
U. S. Government obligations, direct and fully guaranteed	557,650 00	275,395 68
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	67,200 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	378,467 77	232,826 45
Prepaid expenses	—	667 59
Other assets	—	150 00
TOTAL ASSETS	\$4,691,137 52	\$3,523,891 54
LIABILITIES		
Capital:		
Dues capital	\$682,424 00	\$397,903 00
Profits capital	108,834 71	65,432 46
Paid-up share certificates	1,267,200 00	1,374,600 00
Savings share accounts	2,056,783 92	1,207,504 89
Dividend savings accounts	32,237 27	50,113 50
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	12,868 13
Reserves:		
Guaranty fund	116,158 11	81,201 84
Surplus	120,355 81	97,184 57
Other reserves	129,613 29	159,740 92
Notes payable	—	—
Dividends declared	27,772 89	—
Credits of members not applied	142 69	69 78
Due on uncompleted loans	18,127 14	19,392 33
Borrowers' accumulations for taxes	130,164 78	57,061 65
Reserve for Federal Income Taxes	—	—
Unearned discount	549 12	—
Other liabilities	773 79	818 47
TOTAL LIABILITIES	\$4,691,137 52	\$3,523,891 54

SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
\$2,400 00	-	\$36,350 00	\$1,500 00	\$59,400 00
2,499,824 69	\$2,694,530 94	6,814,662 22	8,792,998 61	4,508,772 22
254,099 38	653,282 43	1,082,108 28	772,773 04	1,938,677 99
-	-	-	274,565 55	78,984 75
21,745 92	5,270 00	183,320 00	229 02	21,900 00
-	-	14,250 00	80,738 89	-
-	-	-	-	-
11,933 05	-	37,771 77	21,835 00	15,451 49
-	-	-	195,500 11	-
-	-	771 94	26 80	-
-	-	-	-	-
21,440 00	30,687 00	71,885 00	107,531 50	20,168 00
37,245 00	18,091 69	32,900 00	58,210 00	46,909 00
9,035 00	57,541 54	36,520 00	65,174 00	48,276 00
-	-	4,100 00	-	3,950 00
-	-	6,415 28	5,070 37	-
-	-	60,824 40	217,914 15	43,475 55
-	-	-	-	-
5,132 28	6,884 22	15,086 73	50,350 81	8,061 87
10,026 05	14,279 24	5,846 86	21,854 39	948 40
26,995 17	35,485 23	81,284 00	105,571 18	70,849 14
-	-	-	-	-
332,381 00	222,812 50	675,766 30	858,870 00	497,922 75
-	-	-	350,000 00	-
-	-	-	-	-
-	64,500 00	144,900 00	182,000 00	98,100 00
-	-	-	-	-
83,099 63	235,077 05	390,811 42	211,538 84	365,143 60
5 00	106 94	337 50	21,122 43	2,107 67
-	-	-	387 40	-
\$3,315,362 17	\$4,038,548 78	\$9,695,911 70	\$12,395,762 09	\$7,829,098 43
\$460,830 00	\$553,058 00	\$1,483,544 00	\$2,022,795 00	\$697,771 00
70,997 35	82,766 08	240,638 02	333,682 46	114,791 31
1,248,800 00	1,490,000 00	2,287,400 00	4,299,800 00	3,224,200 00
1,199,443 23	1,496,904 33	4,572,361 21	4,332,320 82	2,857,374 04
-	-	-	-	-
10,486 00	-	29,705 50	2,546 00	6,435 50
-	-	-	-	-
-	-	-	249 65	-
-	-	-	-	-
-	7,984 94	27,675 51	-	-
-	-	-	-	-
65,483 16	88,048 63	235,566 09	412,129 28	205,041 83
50,009 84	120,260 56	379,917 46	376,703 65	209,548 38
71,378 21	58,431 09	231,905 41	166,100 76	191,604 60
-	-	-	-	-
20,993 63	-	-	40,134 55	111,100 75
-	-	207 46	1,714 73	1,645 55
6,500 00	1,873 46	77,992 48	72,385 00	43,408 23
108,909 60	136,799 00	121,819 64	268,496 22	161,676 51
-	-	-	-	-
-	-	6,782 53	32,262 13	2,287 58
1,531 15	2,422 69	396 39	4,441 84	2,213 15
\$3,315,362 17	\$4,038,548 78	\$9,695,911 70	\$12,395,762 09	\$7,829,098 43

	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$4,021,153 13	\$3,847,987 19
G.I. loans	929,152 96	1,005,155 65
Federal Housing Administration, Title II	130,926 73	—
Statutory common form	22,796 64	—
Dues and principal payments suspended	—	—
Other real estate	—	17,073 85
Home modernization loans	38,756 83	75,146 49
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	54,010 00	8,857 00
Paid-up certificates	31,075 00	16,325 00
Savings	39,065 00	11,055 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	4,822 18	—
Bank building	58,300 00	17,131 08
Alterations to leased quarters	—	—
Furniture and fixtures	18,465 64	3,125 46
Share Insurance Fund	1 00	663 02
Due from Co-operative Central Bank	57,504 46	49,172 16
Investments:		
U. S. Government obligations, direct and fully guaranteed	437,337 50	350,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	99,600 00	87,800 00
Shares in other co-operative banks	—	48,000 00
Cash and due from banks	436,556 24	384,124 44
Prepaid expenses	542 27	—
Other assets	—	—
TOTAL ASSETS	\$6,380,065 58	\$5,921,616 34
LIABILITIES		
Capital:		
Dues capital	\$719,823 00	\$471,674 00
Profits capital	119,242 42	75,467 08
Paid-up share certificates	1,565,600 00	2,256,600 00
Savings share accounts	3,166,032 99	2,510,923 70
Dividend savings accounts	—	—
Club accounts	24,872 00	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	16,694 21
Reserves:		
Guaranty fund	224,296 18	219,635 77
Surplus	23,233 14	168,030 05
Other reserves	211,450 34	85,099 36
Notes payable	—	—
Dividends declared	79,398 00	—
Credits of members not applied	—	127 60
Due on uncompleted loans	56,116 34	17,500 00
Borrowers' accumulations for taxes	185,705 99	99,563 81
Reserve for Federal Income Taxes	3,000 00	—
Unearned discount	—	—
Other liabilities	1,295 18	300 76
TOTAL LIABILITIES	\$6,380,065 58	\$5,921,616 34

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
\$475 00	\$350 00	\$231,450 00	\$27,225 00	-
4,267,030 44	2,697,964 46	499,828 53	1,502,194 89	\$2,596,551 41
833,582 70	339,188 48	12,761 59	140,167 83	13,819 37
51,194 31	-	-	-	-
62,159 59	8,386 56	-	-	-
62,898 68	665 00	15,867 38	-	6,326 60
73,718 80	4,952 90	46,296 97	-	-
-	63,282 88	7,995 84	-	-
2,106 88	-	515 09	30 24	-
22,375 00	37,520 00	2,510 00	30,376 00	-
31,300 00	29,613 00	-	6,450 00	-
19,275 00	5,596 11	-	-	-
-	1,900 00	-	-	-
-	25,785 97	-	-	-
77,606 45	51,061 02	-	29,232 32	-
-	-	-	-	-
22,630 52	3,545 95	457 90	4,959 81	-
18,087 07	10,953 32	1,359 91	115 75	549 81
63,189 89	34,858 14	8,494 96	18,017 42	27,488 84
-	514,875 00	50,024 44	104,366 85	224,187 50
918,037 50	-	-	-	-
102,400 00	54,200 00	-	-	51,000 00
-	15,608 18	-	-	-
424,592 24	45,620 37	89,030 37	174,942 26	109,940 14
-	204 71	155 00	-	-
211 70	702 91	01	-	1,578 13
\$7,052,871 77	\$3,946,834 96	\$966,747 99	\$2,038,078 37	\$3,031,441 80
\$709,231 00	\$595,478 00	\$420,688 00	\$615,072 00	\$457,598 00
122,718 30	95,484 06	79,533 75	116,455 52	78,857 17
2,947,800 00	1,881,000 00	168,400 00	643,000 00	486,400 00
2,327,720 17	873,915 88	190,364 34	370,464 85	1,656,295 96
173,436 39	111,202 55	-	7,391 12	-
15,908 50	-	6,141 00	-	-
-	-	-	-	-
93 74	-	-	-	-
-	-	-	-	-
-	10,927 01	11,913 19	-	23,479 95
212,483 58	76,703 06	31,958 26	75,712 97	65,205 03
179,813 37	80,654 78	7,542 41	141,341 57	91,347 18
164,002 23	131,639 27	32,826 99	-	112,442 67
-	-	-	-	-
25,793 25	-	-	9,914 33	-
1,864 18	1,444 67	1,681 81	1,044 16	2,235 75
44,445 29	32,116 94	642 00	19,407 46	1,915 00
125,410 23	54,827 72	14,898 06	36,529 57	55,434 09
-	-	-	1,072 61	-
2,151 54	1,441 02	158 18	672 21	231 00
\$7,052,871 77	\$3,946,834 96	\$966,747 99	\$2,038,078 37	\$3,031,441 80

	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$5,700 00	\$9,500 00
Direct reduction	4,723,862 08	4,051,766 17
G.I. loans	1,696,272 36	518,014 12
Federal Housing Administration, Title II	855,226 21	—
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	7,349 74	15,826 14
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	118 83	151 47
Loans on shares and deposits:		
Serial	96,890 00	51,565 00
Paid-up certificates	69,246 00	24,070 00
Savings	35,415 00	4,735 00
Other financial institutions	5,050 00	50,400 00
Real estate held by foreclosure and in possession	—	—
Bank building	45,363 98	81,650 00
Alterations to leased quarters	—	—
Furniture and fixtures	12,520 33	18,740 00
Share Insurance Fund	6,700 00	10,114 37
Due from Co-operative Central Bank	77,237 69	47,785 83
Investments:		
U. S. Government obligations, direct and fully guaranteed	448,879 75	182,706 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	139,800 00	90,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	567,598 79	344,119 51
Prepaid expenses	1,486 22	1,356 50
Other assets	1,762 74	—
TOTAL ASSETS	\$8,796,479 72	\$5,502,500 36
LIABILITIES		
Capital:		
Dues capital	\$1,459,802 00	\$905,394 00
Profits capital	239,055 35	154,624 65
Paid-up share certificates	3,144,200 00	2,085,400 00
Savings share accounts	2,989,770 01	1,483,219 88
Dividend savings accounts	—	133,776 87
Club accounts	19,919 50	—
Military share accounts	—	—
Suspended share accounts	—	5 00
Matured share accounts	—	—
Net undivided earnings	—	35,823 61
Reserves:		
Guaranty fund	216,724 21	118,660 29
Surplus	143,174 79	157,663 10
Other reserves	245,549 99	135,512 19
Notes payable	—	90,000 00
Dividends declared	111,325 54	—
Credits of members not applied	—	—
Due on uncompleted loans	49,655 96	86,038 17
Borrowers' accumulations for taxes	171,401 82	113,285 52
Reserve for Federal Income Taxes	—	—
Unearned discount	1,240 05	—
Other liabilities	4,660 50	3,097 08
TOTAL LIABILITIES	\$8,796,479 72	\$5,502,500 36

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
—	\$233,790 00	\$24,050 00	\$600 00	—
\$1,224,584 69	8,463,363 78	2,673,515 65	1,522,796 92	\$4,600,436 51
98,058 21	676,255 09	69,704 05	768,746 68	377,154 25
280,705 38	7,613 64	—	74,632 37	—
—	4,000 00	12,800 00	—	47,949 50
—	37,852 53	—	12,456 73	4,121 15
—	54,482 42	—	1,456 38	45,192 41
55,858 89	—	22 69	—	—
—	—	—	—	—
9,105 72	43,259 00	14,090 00	6,590 00	61,810 00
19,445 00	20,312 00	42,047 00	3,000 00	62,760 00
23,057 90	29,928 67	6,795 00	1,400 00	12,490 00
—	—	11,360 00	—	—
—	—	12,763 36	—	—
—	100,394 97	73,309 44	40,545 00	—
—	425 00	—	—	—
7,214 84	21,821 68	13,714 05	1,448 85	6,786 67
237 12	2,058 48	207 70	2,735 74	5,466 25
17,223 72	102,170 82	31,621 53	25,440 58	55,546 64
262,301 83	197,445 50	492,076 38	126,105 58	299,915 63
—	995,265 62	—	—	—
29,200 00	179,900 00	13,800 00	44,500 00	99,400 00
55,619 95	450,071 10	189,493 67	208,817 22	490,926 06
4,752 50	1,014 24	734 41	605 07	629 70
—	—	—	—	2,546 14
\$2,087,365 75	\$11,621,424 54	\$3,682,104 93	\$2,841,877 12	\$6,173,130 91
\$157,283 00	\$2,239,759 00	\$290,626 00	\$495,492 00	\$1,088,933 00
14,328 22	416,422 48	43,837 61	82,154 21	170,145 50
729,800 00	2,973,000 00	1,545,200 00	1,224,600 00	3,224,000 00
1,020,780 18	4,662,478 21	1,358,367 47	630,577 26	762,722 37
—	—	—	—	97,658 10
15,213 00	77,653 00	—	3,660 50	—
230 88	—	—	633 06	2 00
—	—	—	—	998 15
17,626 01	43,621 93	20,765 52	25,726 16	—
14,654 21	264,868 68	89,101 03	130,968 94	258,317 13
39,907 59	391,318 26	196,383 74	173,206 30	240,209 36
10,000 00	319,656 31	64,032 03	10,000 00	90,166 59
—	—	—	—	—
—	1,034 30	1,464 05	1,026 12	35,098 08
11,025 00	70,891 43	13,836 86	3,583 31	14 62
43,255 44	155,288 27	52,553 83	56,919 16	55,192 81
—	—	3,964 74	2,900 00	139,161 93
5,210 80	—	—	—	—
8,051 42	5,432 67	1,972 05	430 10	8,524 19
—	—	—	—	1,987 08
\$2,087,365 75	\$11,621,424 54	\$3,682,104 93	\$2,841,877 12	\$6,173,130 91

	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$4,500 00	\$34,900 00
Direct reduction	6,746,735 97	7,383,458 97
G.I. loans	3,071,895 77	2,679,903 98
Federal Housing Administration, Title II	733,182 12	772,801 91
Statutory common form	18,071 65	—
Dues and principal payments suspended	—	55,203 40
Other real estate	3,157 03	88,144 79
Home modernization loans	111,490 08	104,672 51
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	160 56	335 53
Loans on shares and deposits:		
Serial	49,395 00	125,640 00
Paid-up certificates	100,275 00	67,540 09
Savings	40,635 00	48,895 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	13,919 54	—
Bank building	42,418 48	24,628 20
Alterations to leased quarters	—	—
Furniture and fixtures	23,219 51	10,930 23
Share Insurance Fund	4,429 45	1,547 34
Due from Co-operative Central Bank	111,548 04	116,242 24
Investments:		
U. S. Government obligations, direct and fully guaranteed	555,890 63	787,251 60
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	205,400 00	206,300 00
Shares in other co-operative banks	—	—
Cash and due from banks	764,658 91	1,189,577 90
Prepaid expenses	—	1,372 19
Other assets	—	5,435 38
TOTAL ASSETS	\$12,600,982 74	\$13,704,781 17
LIABILITIES		
Capital:		
Dues capital	\$1,488,952 00	\$2,101,347 00
Profits capital	217,320 76	384,941 52
Paid-up share certificates	6,229,200 00	4,630,200 00
Savings share accounts	3,146,918 43	4,970,217 82
Dividend savings accounts	—	—
Club accounts	—	7,609 50
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	201,702 05	—
Reserves:		
Guaranty fund	240,648 48	374,692 04
Surplus	272,065 89	431,587 13
Other reserves	521,359 61	361,353 51
Notes payable	—	—
Dividends declared	—	88,492 28
Credits of members not applied	299 39	2,577 70
Due on uncompleted loans	61,290 66	129,488 63
Borrowers' accumulations for taxes	220,359 14	210,123 78
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	866 33	12,150 26
TOTAL LIABILITIES	\$12,600,982 74	\$13,704,781 17

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
\$45,600 00	\$9,900 00	\$6,050 00	\$31,310 00
2,837,501 92	3,911,219 15	2,672,795 32	833,698 07
395,508 56	933,025 21	262,546 96	225,358 29
-	270,253 99	-	21,798 34
998 15	46,303 90	10,100 00	-
-	3,718 83	-	-
-	-	-	-
4,438 02	14,352 12	17,782 71	13,023 17
-	-	-	-
372 37	103 00	-	-
-	-	-	-
12,868 00	39,100 00	48,985 00	22,122 00
17,344 75	46,320 00	42,015 00	4,170 00
-	960 00	2,770 00	4,525 00
-	30 00	-	-
-	-	4,461 71	-
8,582 12	46,590 20	-	-
-	-	6,670 00	-
-	15,118 35	3,651 75	3,692 54
457 85	736 59	202 02	4,768 58
34,664 88	55,116 32	30,550 59	12,364 97
-	-	-	-
194,847 66	333,820 32	279,718 75	94,489 70
-	-	-	-
-	100,500 00	29,450 00	23,100 00
-	-	-	9,732 50
299,240 64	329,211 69	134,979 11	143,117 87
-	1,510 51	-	1,393 48
8,656 15	7,311 42	1,222 77	133 50
\$3,861,081 07	\$6,165,201 60	\$3,553,951 69	\$1,448,798 01
\$454,854 00	\$946,631 00	\$963,071 00	\$314,803 00
78,012 23	162,143 95	161,965 61	52,807 15
2,018,800 00	3,318,400 00	1,813,400 00	504,000 00
822,457 32	869,627 56	212,900 51	346,996 87
-	138,175 05	-	28,693 31
15,235 00	11,420 50	3,152 00	3,368 00
-	-	-	-
8 00	14 00	-	3,644 68
-	-	-	-
-	-	-	7,934 83
-	-	-	-
69,247 63	174,457 74	86,477 71	59,330 34
135,502 50	161,487 18	153,808 14	41,515 11
137,952 80	172,552 58	60,920 98	37,889 53
-	-	-	-
17,546 09	29,036 00	15,756 40	-
5,708 11	239 73	733 15	715 53
20,147 64	47,649 50	10,229 13	455 79
84,475 78	125,464 14	71,314 24	42,766 73
-	-	-	-
619 62	2,580 00	-	2,804 53
514 35	5,322 67	222 82	1,072 61
\$3,861,081 07	\$6,165,201 60	\$3,553,951 69	\$1,448,798 01

	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$19,500 00
Direct reduction	\$4,446,498 11	2,002,856 44
G.I. loans	576,743 69	661,443 83
Federal Housing Administration, Title II	—	—
Statutory common form	96,008 53	76,368 59
Dues and principal payments suspended	71,878 49	—
Other real estate	—	—
Home modernization loans	14,881 35	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	81,155 00	25,255 00
Paid-up certificates	58,987 00	30,467 00
Savings	23,895 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	35,000 00	18,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	9,639 37	—
Share Insurance Fund	791 42	1 00
Due from Co-operative Central Bank	59,775 15	36,418 46
Investments:		
U. S. Government obligations, direct and fully guaranteed	497,465 63	992,621 22
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	104,300 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	465,625 09	203,331 96
Prepaid expenses	—	—
Other assets	1 80	—
TOTAL ASSETS	\$6,542,645 63	\$4,066,263 50
LIABILITIES		
Capital:		
Dues capital	\$1,091,066 00	\$866,428 00
Profits capital	168,580 32	133,322 01
Paid-up share certificates	2,722,000 00	2,339,800 00
Savings share accounts	1,762,244 17	48,061 10
Dividend savings accounts	—	45,959 13
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,594 38
Matured share accounts	—	5,008 95
Net undivided earnings	—	22,777 63
Reserves:		
Guaranty fund	257,616 71	278,176 45
Surplus	186,824 24	197,467 12
Other reserves	109,028 48	—
Notes payable	—	—
Dividends declared	74,598 37	—
Credits of members not applied	500 00	2,000 00
Due on uncompleted loans	28,934 06	6,714 04
Borrowers' accumulations for taxes	137,150 03	118,814 00
Reserve for Federal Income Taxes	—	—
Unearned discount	2,158 13	—
Other liabilities	1,945 12	140 69
TOTAL LIABILITIES	\$6,542,645 63	\$4,066,263 50

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
\$1,400 00	-	\$1,379,750 00	\$5,315 00
5,805,479 47	\$4,802,282 90	-	5,195,765 18
1,052,372 35	-	-	241,941 68
-	-	-	-
5,000 00	-	-	218,566 98
5,279 94	-	-	10,972 18
-	6,350 93	-	11,636 52
-	-	-	-
-	662 79	1,777 68	96 00
54,800 00	43,309 00	7,750 00	21,996 00
76,250 00	400 00	-	112,074 28
26,990 00	29,483 03	-	2,055 98
-	-	-	-
56,400 00	-	-	46,617 00
-	17,799 17	795 16	-
6,060 00	16,286 51	2,022 79	22,183 53
1,150 86	-	195 00	2,756 62
87,825 25	47,654 23	14,553 53	61,590 34
2,358,406 31	322,646 53	49,950 00	611,231 25
-	-	-	-
135,300 00	87,500 00	-	109,900 00
-	-	-	-
201,472 89	255,918 20	82,877 59	322,098 24
-	4,836 93	-	908 77
13,382 51	447 95	-	-
\$9,887,569 58	\$5,635,578 17	\$1,539,671 75	\$6,997,705 55
\$1,283,410 00	\$962,255 00	\$809,458 00	\$820,841 00
189,866 93	143,655 66	140,461 17	151,705 56
4,235,000 00	679,000 00	412,200 00	4,177,600 00
2,909,131 98	3,198,518 36	-	908,278 29
-	-	-	140,333 64
-	3,997 00	-	-
-	-	-	-
60 00	-	-	266 00
-	-	-	-
25,310 80	-	11,511 37	-
354,340 15	70,367 86	52,565 04	140,970 58
644,786 96	37,051 62	78,373 56	173,402 41
-	189,672 86	25,488 55	245,634 05
-	150,000 00	-	-
-	46,360 49	-	48,433 49
12,452 59	-	-	1,074 21
32,905 01	25,188 50	9,015 78	83,861 12
195,038 13	129,196 95	-	102,296 50
5,000 00	-	-	-
-	-	-	-
267 03	313 87	598 28	3,008 70
\$9,887,569 58	\$5,635,578 17	\$1,539,671 75	\$6,997,705 55

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	749	560
Average loan balance	\$5,083 55	\$4,958 28
Average interest rate	5.27%	4.93%
Classification of Expenses		
Compensations paid	\$32,501 08	\$19,716 02
Banking quarters expense	6,986 38	1,913 04
Charge-offs, furniture and fixtures	2,689 04	—
Advertising	3,645 34	800 68
Audit, assessments and contributions	2,057 71	1,634 12
All other expenses	16,250 52	8,849 65
TOTAL EXPENSES	\$64,130 07	\$32,913 51
Cost Per \$1,000 of Assets		
Compensations paid	\$7 04	\$4 09
Banking quarters expense	1 51	40
Charge-offs, furniture and fixtures	58	—
Advertising	79	17
Audit, assessments and contributions	45	34
All other expenses	3 52	1 83
TOTAL COST PER \$1,000 OF ASSETS	\$13 89	\$6 83
Number of individual members	6,132	2,966

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	382	2,722
Average loan balance	\$5,307 81	\$5,333 60
Average interest rate	5.21%	5.59%
Classification of Expenses		
Compensations paid	\$13,798 13	\$86,013 24
Banking quarters expense	3,383 40	18,856 48
Charge-offs, furniture and fixtures	692 17	4,720 00
Advertising	550 37	16,515 46
Audit, assessments and contributions	1,586 99	10,301 40
All other expenses	5,398 27	45,481 35
TOTAL EXPENSES	\$25,409 33	\$181,887 93
Cost Per \$1,000 of Assets		
Compensations paid	\$5 71	\$4 84
Banking quarters expense	1 40	1 06
Charge-offs, furniture and fixtures	29	27
Advertising	23	93
Audit, assessments and contributions	66	58
All other expenses	2 24	2 56
TOTAL COST PER \$1,000 OF ASSETS	\$10 53	\$10 24
Number of individual members	2,149	5,085

AMESBURY	ARLINGTON	ATHOL	ATTLE-BOROUGH	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
488 \$3,927 46 5.27%	1,642 \$8,033 16 4.97%	1,040 \$4,531 20 5.40%	475 \$6,013 17 5.19%	341 \$7,182 73 5.34%
\$11,306 00 2,405 63 930 00 1,353 41 1,126 13 5,156 18	\$67,955 90 11,634 21 3,600 00 9,003 38 13,046 11 31,156 02	\$33,827 85 9,214 38 1,340 01 5,390 92 7,908 20 16,995 84	\$19,231 69 3,469 75 736 48 571 61 1,662 32 5,342 55	\$10,890 61 1,800 00 339 20 245 63 1,375 09 5,415 32
\$22,227 35	\$136,395 62	\$74,677 20	\$31,014 40	\$20,065 85
\$4 66 99 38 56 47 2 13	\$4 24 73 22 56 81 1 95	\$5 92 1 61 24 94 1 38 2 98	\$5 73 1 03 22 17 50 1 59	\$3 71 61 12 08 47 1 84
\$9 19	\$8 51	\$13 07	\$9 24	\$6 83
1,817	8,745	3,640	1,112	2,579

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
882 \$8,551 47 4.91%	2,058 \$7,190 10 5.06%	94 \$14,243 68 5.72%	402 \$6,169 70 4.94%	1,482 \$7,859 50 5.29%
\$40,798 56 8,686 13 3,522 02 8,244 86 6,119 75 19,458 09	\$74,168 75 15,144 11 4,000 00 18,725 06 21,568 85 33,606 25	\$10,385 14 2,790 48 — 169 60 761 05 2,476 62	\$18,013 47 2,917 49 1,383 62 565 64 1,643 48 6,829 92	\$54,357 50 20,334 99 2,683 24 10,548 15 6,248 84 45,755 19
\$86,829 41	\$167,213 02	\$16,582 89	\$31,353 62	\$139,927 91
\$4 39 94 38 89 66 2 09	\$4 33 89 23 1 09 1 26 1 96	\$6 21 1 67 — 10 46 1 48	\$6 25 1 01 48 20 57 2 37	\$3 95 1 48 19 77 45 3 32
\$9 35	\$9 76	\$9 92	\$10 88	\$10 16
5,420	9,559	1,121	1,578	6,834

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	164	278
Average loan balance	\$2,735 86	\$5,577 79
Average interest rate	5.40%	5.07%
Classification of Expenses		
Compensations paid	\$5,972 20	\$16,902 29
Banking quarters expense	205 30	3,312 24
Charge-offs, furniture and fixtures	—	184 38
Advertising	194 73	922 86
Audit, assessments and contributions	428 55	184 86
All other expenses	1,664 38	6,995 53
TOTAL EXPENSES	\$8,465 16	\$28,502 16
Cost Per \$1,000 of Assets		
Compensations paid	\$9 64	\$8 98
Banking quarters expense	33	1 75
Charge-offs, furniture and fixtures	—	10
Advertising	31	49
Audit, assessments and contributions	69	10
All other expenses	2 69	3 72
TOTAL COST PER \$1,000 OF ASSETS	\$13 66	\$15 14
Number of individual members	388	1,286

GENERAL INFORMATION	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	421	575
Average loan balance	\$6,053 88	\$11,377 09
Average interest rate	5.17%	5.32%
Classification of Expenses		
Compensations paid	\$17,533 24	\$28,753 83
Banking quarters expense	6,340 00	15,280 13
Charge-offs, furniture and fixtures	400 00	2,139 37
Advertising	688 86	5,360 01
Audit, assessments and contributions	2,752 00	3,883 10
All other expenses	7,523 08	15,349 00
TOTAL EXPENSES	\$35,237 18	\$70,765 44
Cost Per \$1,000 of Assets		
Compensations paid	\$5 46	\$3 78
Banking quarters expense	1 97	2 01
Charge-offs, furniture and fixtures	13	28
Advertising	22	71
Audit, assessments and contributions	86	51
All other expenses	2 34	2 02
TOTAL COST PER \$1,000 OF ASSETS	\$10 98	\$9 31
Number of individual members	1,854	4,643

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
436 \$6,255 57 5.33%	548 \$6,541 37 4.89%	827 \$4,617 65 5.10%	313 \$5,007 39 5.23%	759 \$5,969 19 5.14%
\$20,326 34 8,513 29 748 07 988 00 3,748 54 9,449 44	\$17,663 50 2,236 95 353 98 328 57 1,416 04 10,217 52	\$33,827 11 4,846 49 1,105 52 3,404 66 2,981 83 13,211 64	\$15,914 96 712 24 509 78 1,003 30 1,263 79 7,021 43	\$29,917 80 2,906 54 902 97 1,760 96 2,792 79 11,064 76
\$43,773 68	\$32,216 56	\$59,377 25	\$26,425 50	\$49,345 82
\$6 13 2 57 22 30 1 13 2 85	\$3 98 50 08 08 32 2 30	\$7 00 1 00 23 70 62 2 73	\$7 48 34 24 47 59 3 29	\$5 29 51 16 31 49 1 96
\$13 20	\$7 26	\$12 28	\$12 41	\$8 72
2,454	2,539	2,950	2,038	2,825

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	THE MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
886 \$5,698 28 4.99%	388 \$5,848 13 5.33%	537 \$4,839 06 4.95%	969 \$7,020 77 5.32%	2,092 \$8,676 56 5.09%
\$33,438 47 8,737 07 2,658 65 1,776 45 5,543 24 12,915 12	\$19,296 50 3,112 41 1,500 00 1,986 18 2,344 31 7,786 50	\$23,325 82 8,735 43 400 25 3,641 89 4,045 64 6,368 93	\$44,523 70 7,497 74 2,300 00 5,160 25 4,619 48 20,597 43	\$80,212 50 10,842 41 3,627 17 13,247 19 11,574 51 51,132 19
\$65,069 00	\$36,025 90	\$46,517 96	\$84,698 60	\$170,635 97
\$5 59 1 46 44 30 93 2 16	\$6 99 1 13 54 72 84 2 82	\$6 56 2 45 11 1 02 1 14 1 79	\$5 15 87 26 59 54 2 38	\$3 82 52 17 63 55 2 43
\$10 88	\$13 04	\$13 07	\$9 79	\$8 12
4,059	1,660	2,265	5,049	9,153

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,333	6,492
Average loan balance	\$7,185 44	\$9,182 65
Average interest rate	5.43%	5.16%
Classification of Expenses		
Compensations paid	\$54,080 81	\$262,306 81
Banking quarters expense	10,604 94	83,574 86
Charge-offs, furniture and fixtures	4,314 87	9,308 96
Advertising	1,371 00	52,231 11
Audit, assessments and contributions	4,486 48	35,642 57
All other expenses	16,763 39	132,961 29
TOTAL EXPENSES	\$91,621 49	\$576,025 60
Cost Per \$1,000 of Assets		
Compensations paid	\$4 54	\$3 50
Banking quarters expense	89	1 12
Charge-offs, furniture and fixtures	36	13
Advertising	11	69
Audit, assessments and contributions	38	47
All other expenses	1 41	1 77
TOTAL COST PER \$1,000 OF ASSETS	\$7 69	\$7 68
Number of individual members	9,109	31,000

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	619	556
Average loan balance	\$6,976 92	\$5,961 15
Average interest rate	5.21%	4.96%
Classification of Expenses		
Compensations paid	\$30,723 02	\$23,232 00
Banking quarters expense	10,687 42	6,656 64
Charge-offs, furniture and fixtures	630 08	500 00
Advertising	1,858 38	1,720 25
Audit, assessments and contributions	1,363 80	2,393 31
All other expenses	11,406 85	8,603 61
TOTAL EXPENSES	\$56,669 55	\$43,105 81
Cost Per \$1,000 of Assets		
Compensations paid	\$5 83	\$5 64
Banking quarters expense	2 03	1 62
Charge-offs, furniture and fixtures	12	12
Advertising	35	42
Audit, assessments and contributions	26	58
All other expenses	2 16	2 09
TOTAL COST PER \$1,000 OF ASSETS	\$10 75	\$10 47
Number of individual members	2,933	3,384

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
501 \$6,780 73 5.23%	1,278 \$5,511 98 5.48%	1,799 \$4,703 56 5.21%	100 \$5,292 87 4.97%	1,108 \$6,193 13 4.82%
\$20,659 85 3,842 67 1,580 21 3,306 87 2,717 23 13,612 74	\$40,265 39 10,573 58 716 00 8,160 74 2,971 91 21,860 89	\$55,678 35 4,862 44 2,817 98 2,737 37 7,383 69 19,199 16	\$8,676 00 1,247 75 37 50 138 33 460 32 1,868 47	\$49,143 35 11,531 17 3,000 00 1,109 15 5,721 54 22,143 59
\$45,719 57	\$84,548 51	\$92,678 99	\$12,428 37	\$92,648 80
\$4 95 92 38 79 65 3 27	\$4 64 1 22 08 94 34 2 52	\$5 36 47 27 26 71 1 85	\$12 98 1 87 06 21 68 2 80	\$5 82 1 37 36 13 68 2 62
\$10 96	\$9 74	\$8 92	\$18 60	\$10 98
2,693	5,830	5,823	523	5,607

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
79 \$3,344 80 5.23%	1,002 \$6,447 70 4.90%	397 \$5,932 06 4.96%	2,882 \$6,186 32 4.96%	6,178 \$7,698 83 5.02%
\$2,600 00 1,500 00 — 50 00 315 11 574 59	\$51,198 27 — 2,000 00 889 03 4,285 28 15,053 50	\$13,901 88 4,785 70 890 75 996 78 1,314 09 7,266 71	\$115,333 29 11,199 96 3,783 69 6,870 69 31,901 48 49,318 80	\$268,164 44 83,973 93 13,257 78 44,380 18 53,680 58 143,421 85
\$5,039 70	\$73,426 08	\$29,155 91	\$218,407 91	\$606,878 76
\$8 07 4 66 — 15 98 1 78	\$6 67 — 26 11 56 1 96	\$4 66 1 60 30 34 44 2 44	\$4 67 45 15 28 1 29 2 00	\$4 63 1 45 22 76 93 2 48
\$15 64	\$9 56	\$9 78	\$8 84	\$10 47
245	5,342	1,954	11,982	35,642

GENERAL INFORMATION	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,398	290
Average loan balance	\$6,549 18	\$5,159 62
Average interest rate	5.03%	5.18%
Classification of Expenses		
Compensations paid	\$54,752 48	\$10,468 52
Banking quarters expense	6,908 73	2,366 79
Charge-offs, furniture and fixtures	4,437 12	582 00
Advertising	14,063 59	366 79
Audit, assessments and contributions	12,641 65	1,261 98
All other expenses	30,765 19	3,865 53
TOTAL EXPENSES	\$123,568 76	\$18,911 61
Cost Per \$1,000 of Assets		
Compensations paid	\$5 00	\$5 29
Banking quarters expense	63	1 19
Charge-offs, furniture and fixtures	41	29
Advertising	1 28	19
Audit, assessments and contributions	1 15	64
All other expenses	2 81	1 95
TOTAL COST PER \$1,000 OF ASSETS	\$11 28	\$9 55
Number of individual members	6,460	1,454

GENERAL INFORMATION	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELiance CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,049	2,013
Average loan balance	\$6,290 53	\$7,485 36
Average interest rate	5.05%	5.30%
Classification of Expenses		
Compensations paid	\$44,545 25	\$90,167 24
Banking quarters expense	2,337 72	13,458 21
Charge-offs, furniture and fixtures	—	4,766 53
Advertising	5,233 63	20,707 53
Audit, assessments and contributions	4,527 93	13,699 72
All other expenses	20,036 50	39,747 15
TOTAL EXPENSES	\$76,681 03	\$182,546 38
Cost Per \$1,000 of Assets		
Compensations paid	\$5 93	\$4 67
Banking quarters expense	31	70
Charge-offs, furniture and fixtures	—	25
Advertising	69	1 07
Audit, assessments and contributions	60	71
All other expenses	2 67	2 06
TOTAL COST PER \$1,000 OF ASSETS	\$10 20	\$9 46
Number of individual members	4,792	9,966

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
2,966 \$5,092 95 4.91%	565 \$7,376 82 4.97%	306 \$11,765 07 5.14%	222 \$12,449 61 5.16%	305 \$4,784 84 5.32%
\$76,143 91 15,144 58 4,500 00 9,091 21 8,746 08 32,197 56	\$29,491 00 6,236 21 2,680 35 3,048 58 5,496 24 12,087 33	\$21,374 74 4,660 36 2,068 20 2,268 30 384 58 10,489 63	\$22,475 00 5,007 79 1,097 46 560 42 1,264 02 13,121 76	\$11,889 72 5,038 31 1,050 48 856 99 1,080 57 3,775 03
\$145,823 34	\$59,039 71	\$41,245 81	\$43,526 45	\$23,691 10
\$4 19 83 25 50 48 1 77	\$5 37 1 14 49 55 1 00 2 20	\$4 73 1 03 46 50 09 2 32	\$6 12 1 36 30 15 35 3 57	\$6 44 2 73 57 46 58 2 05
\$8 02	\$10 75	\$9 13	\$11 85	\$12 83
8,061	3,446	3,062	3,139	1,529

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
692 \$5,861 42 5.08%	472 \$5,646 89 5.13%	613 \$6,410 87 5.01%	201 \$3,498 00 5.36%	389 \$5,081 19 4.97%
\$26,721 66 7,852 95 1,600 00 4,111 32 3,830 20 11,695 37	\$20,803 74 5,832 06 800 00 2,614 28 3,230 68 7,561 61	\$29,647 38 3,077 41 2,444 00 5,046 09 2,057 74 19,763 54	\$2,449 00 296 88 145 70 42 14 504 80 2,710 50	\$12,725 56 3,263 83 893 61 1,437 70 1,279 24 7,405 51
\$55,811 50	\$40,842 37	\$62,036 16	\$6,149 02	\$27,005 45
\$5 39 1 58 32 83 77 2 36	\$6 26 1 76 24 79 97 2 28	\$6 35 66 52 1 08 44 4 23	\$2 95 36 17 05 61 3 27	\$5 20 1 33 37 59 52 3 03
\$11 25	\$12 30	\$13 28	\$7 41	\$11 04
3,791	2,177	3,530	630	1,634

GENERAL INFORMATION	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	57	249
Average loan balance	\$5,384 93	\$4,648 88
Average interest rate	4.94%	5.50%
Classification of Expenses		
Compensations paid	\$1,224 72	\$10,575 77
Banking quarters expense	433 00	1,550 00
Charge-offs, furniture and fixtures	—	1,400 00
Advertising	41 21	586 15
Audit, assessments and contributions	43 47	1,089 41
All other expenses	1,504 44	3,078 37
TOTAL EXPENSES	\$3,246 84	\$18,279 70
Cost Per \$1,000 of Assets		
Compensations paid	\$3 36	\$8 18
Banking quarters expense	1 19	1 20
Charge-offs, furniture and fixtures	—	1 08
Advertising	11	45
Audit, assessments and contributions	12	84
All other expenses	4 12	2 38
TOTAL COST PER \$1,000 OF ASSETS	\$8 90	\$14 13
Number of individual members	179	821

GENERAL INFORMATION	EAST BRIDGEWATER	EAST-HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	242	265
Average loan balance	\$4,123 65	\$5,995 38
Average interest rate	5.24%	5.06%
Classification of Expenses		
Compensations paid	\$8,924 34	\$11,273 50
Banking quarters expense	1,160 46	2,156 02
Charge-offs, furniture and fixtures	305 60	449 73
Advertising	529 90	1,544 66
Audit, assessments and contributions	803 48	829 09
All other expenses	3,082 63	5,573 44
TOTAL EXPENSES	\$14,806 41	\$21,826 44
Cost Per \$1,000 of Assets		
Compensations paid	\$7 47	\$5 93
Banking quarters expense	97	1 13
Charge-offs, furniture and fixtures	26	23
Advertising	44	81
Audit, assessments and contributions	67	43
All other expenses	2 58	2 93
TOTAL COST PER \$1,000 OF ASSETS	\$12 39	\$11 46
Number of individual members	1,005	1,112

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
567 \$5,749 99 5.13%	1,505 \$6,751 09 5.29%	486 \$5,400 00 5.03%	1,188 \$5,812 03 4.85%	370 \$4,782 14 5.27%
\$20,801 50 3,293 61 1,473 33 2,011 66 3,142 96 9,450 45	\$62,986 15 6,975 89 5,945 23 12,310 58 8,770 12 30,776 79	\$20,157 74 2,218 57 431 44 1,962 17 1,943 27 7,260 63	\$39,184 41 5,162 56 3,000 00 6,442 30 3,567 38 15,091 07	\$17,618 89 1,497 80 647 27 830 90 113 72 5,629 38
\$40,173 51	\$127,764 76	\$33,973 82	\$72,447 72	\$26,337 96
\$5 43 86 38 53 82 2 47	\$4 90 54 46 96 68 2 40	\$6 24 69 13 61 60 2 25	\$4 45 59 34 73 40 1 71	\$7 99 68 29 38 05 2 55
\$10 49	\$9 94	\$10 52	\$8 22	\$11 94
2,823	8,117	2,251	4,404	1,996

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
517 \$5,968 50 5.05%	1,254 \$6,415 12 4.98%	378 \$6,506 84 5.15%	1,350 \$4,702 73 5.37%	857 \$6,101 11 5.41%
\$20,493 72 1,183 17 893 84 2,571 61 2,141 66 8,212 02	\$48,909 53 21,650 51 5,097 00 5,344 45 5,317 28 20,861 47	\$15,600 69 1,594 67 — 1,126 29 1,499 71 8,994 43	\$45,900 26 11,365 20 8,650 00 8,842 09 4,871 82 23,739 72	\$38,790 81 9,816 52 2,600 00 7,242 07 2,975 74 15,344 24
\$35,496 02	\$107,180 24	\$28,815 79	\$103,369 09	\$76,769 38
\$5 62 32 24 71 59 2 25	\$4 83 2 14 50 53 53 2 06	\$5 25 54 — 38 50 3 03	\$5 64 1 40 1 06 1 09 60 2 91	\$6 07 1 54 41 1 13 46 2 40
\$9 73	\$10 59	\$9 70	\$12 70	\$12 01
2,365	4,758	2,516	5,484	4,909

GENERAL INFORMATION	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	576	440
Average loan balance	\$5,169 13	\$5,259 09
Average interest rate	5.27%	5.56%
Classification of Expenses		
Compensations paid	\$24,237 69	\$15,233 72
Banking quarters expense	8,167 99	2,145 88
Charge-offs, furniture and fixtures	21 70	391 91
Advertising	4,138 09	1,626 69
Audit, assessments and contributions	2,810 94	2,143 26
All other expenses	10,316 35	8,360 05
TOTAL EXPENSES	\$49,692 76	\$29,901 51
Cost Per \$1,000 of Assets		
Compensations paid	\$6 09	\$5 35
Banking quarters expense	2 05	76
Charge-offs, furniture and fixtures	01	14
Advertising	1 04	57
Audit, assessments and contributions	70	75
All other expenses	2 59	2 94
TOTAL COST PER \$1,000 OF ASSETS	\$12 48	\$10 51
Number of individual members	2,003	2,367

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	547	1,727
Average loan balance	\$5,098 94	\$5,238 67
Average interest rate	5.30%	5.20%
Classification of Expenses		
Compensations paid	\$19,143 59	\$67,668 49
Banking quarters expense	5,240 75	7,890 75
Charge-offs, furniture and fixtures	787 45	3,370 00
Advertising	2,648 14	9,121 97
Audit, assessments and contributions	2,586 82	7,242 69
All other expenses	8,240 26	33,550 04
TOTAL EXPENSES	\$38,647 01	\$128,843 94
Cost Per \$1,000 of Assets		
Compensations paid	\$5 53	\$5 93
Banking quarters expense	1 51	69
Charge-offs, furniture and fixtures	23	30
Advertising	76	80
Audit, assessments and contributions	75	63
All other expenses	2 38	2 94
TOTAL COST PER \$1,000 OF ASSETS	\$11 16	\$11 29
Number of individual members	3,308	5,579

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
2,754 \$5,900 96 4.99%	2,797 \$7,363 10 5.11%	704 \$6,831 06 5.16%	419 \$5,283 32 5.19%	556 \$4,518 54 5.28%
\$71,857 18 11,927 72 5,313 20 13,133 34 26,546 39 32,968 33	\$85,367 46 14,205 35 7,200 00 19,022 87 12,424 78 57,111 54	\$30,797 84 5,062 37 3,432 25 3,460 88 3,278 87 12,288 58	\$14,363 95 1,937 91 432 62 1,232 68 2,383 13 6,684 02	\$16,155 07 2,264 52 — 2,106 56 2,711 07 5,974 01
\$161,746 16	\$195,332 00	\$58,320 79	\$27,034 31	\$29,211 23
\$3 78 63 28 69 1 39 1 73	\$3 40 57 29 76 49 2 27	\$5 39 89 60 61 57 2 15	\$5 23 71 16 45 87 2 43	\$5 39 76 — 70 91 2 00
\$8 50	\$7 78	\$10 21	\$9 85	\$9 76
10,135	14,547	2,606	1,876	2,072

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
556 \$4,210 28 5.02%	454 \$4,052 98 5.19%	1,428 \$5,389 28 4.96%	602 \$5,050 44 5.32%	1,550 \$5,607 64 5.53%
\$16,311 65 2,668 84 934 82 2,149 41 2,142 90 7,571 14	\$16,909 00 5,402 38 850 23 1,459 28 53 00 3,795 01	\$47,055 18 6,233 95 1,700 20 3,590 41 3,928 98 19,952 03	\$18,430 00 5,061 26 798 23 1,012 08 285 00 7,802 94	\$49,477 55 8,785 42 4,632 06 6,092 19 5,646 46 24,094 59
\$31,778 76	\$28,468 90	\$82,460 75	\$33,389 51	\$98,728 27
\$4 81 79 27 63 63 2 23	\$7 50 2 40 38 65 02 1 68	\$4 89 65 18 37 41 2 08	\$1 70 1 29 20 26 07 1 99	\$4 84 86 46 59 55 2 36
\$9 36	\$12 63	\$8 58	\$8 51	\$9 66
2,032	1,388	6,019	2,072	5,856

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	358	500
Average loan balance	\$5,269 82	\$5,812 01
Average interest rate	5 28%	4.99%
Classification of Expenses		
Compensations paid	\$11,112 75	\$22,396 37
Banking quarters expense	3,337 04	1,918 89
Charge-offs, furniture and fixtures	424 00	723 10
Advertising	1,830 28	2,518 53
Audit, assessments and contributions	989 24	3,167 46
All other expenses	5,172 16	12,144 43
TOTAL EXPENSES	\$22,865 47	\$42,868 78
Cost Per \$1,000 of Assets		
Compensations paid	\$4 58	\$6 54
Banking quarters expense	1 37	56
Charge-offs, furniture and fixtures	18	21
Advertising	75	74
Audit, assessments and contributions	41	92
All other expenses	2 13	3 55
TOTAL COST PER \$1,000 OF ASSETS	\$9 42	\$12 52
Number of individual members	1,672	1,610

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	689	682
Average loan balance	\$4,193 69	\$5,706 98
Average interest rate	5.49%	5.16%
Classification of Expenses		
Compensations paid	\$21,387 80	\$23,847 36
Banking quarters expense	2,978 68	8,161 57
Charge-offs, furniture and fixtures	2,196 00	1,970 00
Advertising	2,285 32	3,741 75
Audit, assessments and contributions	2,500 07	2,910 62
All other expenses	14,959 96	13,504 62
TOTAL EXPENSES	\$46,307 83	\$54,135 92
Cost Per \$1,000 of Assets		
Compensations paid	\$5 64	\$5 03
Banking quarters expense	79	1 72
Charge-offs, furniture and fixture	58	41
Advertising	60	79
Audit, assessments and contributions	66	61
All other expenses	3 94	2 85
TOTAL COST PER \$1,000 OF ASSETS	\$12 21	\$11 41
Number of individual members	2,422	3,363

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
558 \$4,778 13 5.19%	398 \$5,566 43 5.14%	249 \$6,459 11 4.99%	638 \$6,010 38 5.14%	308 \$6,439 86 5.45%
\$19,235 50 1,579 26 1,551 23 1,853 12 1,714 84 10,725 28	\$14,374 27 1,480 51 424 01 1,022 90 1,055 70 5,921 07	\$11,274 41 2,062 31 171 80 550 95 343 23 4,770 30	\$19,780 45 8,140 00 2,000 00 2,681 22 3,401 75 12,189 78	\$14,302 06 2,536 19 740 15 598 96 1,394 30 6,193 87
\$36,659 23	\$24,278 46	\$19,173 00	\$48,193 20	\$25,765 53
\$5 88 48 47 57 52 3 28	\$5 30 55 16 38 39 2 18	\$5 87 1 07 09 29 18 2 48	\$4 35 1 79 44 59 75 2 68	\$6 02 1 07 31 25 59 2 60
\$11 20	\$8 96	\$9 98	\$10 60	\$10 84
3,055	1,605	1,112	2,233	2,369

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,507 \$5,665 77 5.16%	1,367 \$6,788 74 5.04%	251 \$3,670 04 5.41%	957 \$4,774 03 5.14%	1,983 \$5,657 97 5.10%
\$48,906 33 10,614 31 6,700 00 12,450 45 8,539 26 24,894 28	\$44,295 95 5,513 39 1,000 00 18,002 26 5,165 71 26,981 50	\$8,601 00 2,707 58 600 87 2,201 31 1,713 18 4,256 43	\$32,361 82 10,641 39 891 40 5,244 13 2,511 93 16,229 30	\$83,586 24 19,166 81 4,724 61 7,686 04 5,627 60 42,314 85
\$112,104 63	\$100,958 81	\$20,080 37	\$67,879 97	\$163,106 15
\$4 86 1 06 67 1 24 85 2 47	\$4 11 51 09 1 67 48 2 51	\$7 41 2 33 52 1 89 1 48 3 67	\$5 73 1 88 16 93 45 2 87	\$6 01 1 38 34 55 41 3 04
\$11 15	\$9 37	\$17 30	\$12 02	\$11 73
5,708	5,491	802	4,636	7,797

GENERAL INFORMATION	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,593	594
Average loan balance	\$6,987 65	\$5,414 68
Average interest rate	5.38%	5.16%
Classification of Expenses		
Compensations paid	\$52,536 00	\$30,951 57
Banking quarters expense	14,696 71	5,172 10
Charge-offs, furniture and fixtures	4,500 00	10 62
Advertising	9,975 30	1,800 00
Audit, assessments and contributions	4,749 89	2,718 62
All other expenses	27,926 61	7,127 05
TOTAL EXPENSES	\$114,384 51	\$47,779 96
Cost Per \$1,000 of Assets		
Compensations paid	\$3 97	\$7 71
Banking quarters expense	1 11	1 29
Charge-offs, furniture and fixtures	34	—
Advertising	75	45
Audit, assessments and contributions	36	68
All other expenses	2 11	1 78
TOTAL COST PER \$1,000 OF ASSETS	\$8 64	\$11 91
Number of individual members	5,386	2,424

GENERAL INFORMATION	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	277	205
Average loan balance	\$6,290 98	\$9,461 69
Average interest rate	5.09%	5.60%
Classification of Expenses		
Compensations paid	\$13,395 00	\$14,169 96
Banking quarters expense	1,738 25	3,250 83
Charge-offs, furniture and fixtures	708 00	511 00
Advertising	642 22	103 88
Audit, assessments and contributions	2,500 90	880 44
All other expenses	6,295 51	7,227 35
TOTAL EXPENSES	\$25,279 88	\$26,143 46
Cost Per \$1,000 of Assets		
Compensations paid	\$6 27	\$5 93
Banking quarters expense	81	1 36
Charge-offs, furniture and fixtures	33	21
Advertising	30	04
Audit, assessments and contributions	1 17	37
All other expenses	2 94	3 03
TOTAL COST PER \$1,000 OF ASSETS	\$11 82	\$10 94
Number of individual members	1,705	2,008

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
739 \$5,370 47 5.35%	3,228 \$5,797 55 5.03%	883 \$5,141 59 5.18%	271 \$7,042 63 5.49%	1,470 \$5,944 43 5.42%
\$29,840 83 7,061 72 1,000 00 4,750 90 2,557 18 13,137 49	\$102,323 59 12,540 40 5,067 58 9,751 54 19,274 75 42,705 75	\$27,285 38 4,279 86 705 39 2,314 18 1,739 36 13,257 62	\$8,269 96 1,423 60 200 00 453 70 682 37 3,926 21	\$43,204 99 5,724 38 4,439 61 6,380 02 7,209 80 17,539 60
\$58,348 12	\$191,663 61	\$49,581 79	\$14,955 84	\$84,498 40
\$6 08 1 44 20 97 52 2 67	\$4 66 57 23 45 88 1 95	\$4 75 75 12 40 30 2 31	\$3 63 62 09 20 30 1 73	\$4 24 56 43 63 71 1 72
\$11 88	\$8 74	\$8 63	\$6 57	\$8 29
4,892	10,721	3,832	1,125	4,549

MEDFORD			MEDWAY	MELROSE
HILLSDALE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
623 \$6,387 20 5.12%	922 \$6,286 47 4.92%	482 \$5,933 48 5.08%	508 \$4,747 12 5.24%	1,042 \$7,462 75 4.87%
\$34,896 64 3,120 00 2,301 30 3,709 17 1,953 63 11,663 00	\$48,097 25 7,853 54 1,537 82 3,957 66 2,863 54 14,520 89	\$22,996 78 6,213 25 3,000 00 2,302 83 3,124 75 10,869 46	\$16,446 17 2,218 43 1,242 80 1,020 76 1,642 34 5,787 30	\$39,793 23 4,461 28 3,200 00 5,645 28 6,172 31 17,330 64
\$57,643 74	\$78,830 70	\$48,507 07	\$28,357 80	\$76,602 74
\$6 96 62 46 74 39 2 33	\$6 52 1 06 21 54 39 1 97	\$6 31 1 71 82 64 86 2 98	\$5 84 79 44 36 58 2 05	\$4 33 49 35 61 67 1 89
\$11 50	\$10 69	\$13 31	\$10 06	\$8 34
4,249	5,345	2,585	2,268	5,038

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	90	480
Average loan balance	\$4,873 28	\$5,951 56
Average interest rate	5.59%	5.07%
Classification of Expenses		
Compensations paid	\$2,425 90	\$20,063 17
Banking quarters expense	—	2,612 69
Charge-offs, furniture and fixtures	80 61	918 05
Advertising	206 79	1,226 92
Audit, assessments and contributions	651 75	1,875 56
All other expenses	1,001 48	7,274 34
TOTAL EXPENSES	\$4,366 53	\$33,970 73
Cost Per \$1,000 of Assets		
Compensations paid	\$4 55	\$5 68
Banking quarters expense	—	74
Charge-offs, furniture and fixtures	15	26
Advertising	39	35
Audit, assessments and contributions	1 22	53
All other expenses	1 88	2 06
TOTAL COST PER \$1,000 OF ASSETS	\$8 19	\$9 62
Number of individual members	206	4,994

GENERAL INFORMATION	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	835	412
Average loan balance	\$4,263 56	\$4,638 65
Average interest rate	5.35%	5.36%
Classification of Expenses		
Compensations paid	\$26,695 95	\$14,771 50
Banking quarters expense	2,712 10	4,312 90
Charge-offs, furniture and fixtures	—	868 30
Advertising	6,053 32	445 80
Audit, assessments and contributions	2,150 80	1,014 87
All other expenses	12,766 33	4,954 25
TOTAL EXPENSES	\$50,378 50	\$26,367 62
Cost Per \$1,000 of Assets		
Compensations paid	\$5 42	\$6 12
Banking quarters expense	55	1 79
Charge-offs, furniture and fixtures	—	36
Advertising	1 23	18
Audit, assessments and contributions	44	42
All other expenses	2 60	2 05
TOTAL COST PER \$1,000 OF ASSETS	\$10 24	\$10 92
Number of individual members	3,271	1,575

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
2,745 \$4,519 74 5.37%	322 \$3,585 17 4.98%	414 \$7,593 25 5.08%	2,129 \$9,051 30 4.89%	767 \$4,331 48 5.32%
\$63,368 17 13,787 24 4,000 00 8,623 16 9,649 59 34,845 82	\$11,111 80 1,643 32 500 00 417 50 1,281 86 5,548 44	\$20,782 33 440 80 — 2,242 55 1,566 69 8,496 08	\$67,687 34 8,063 82 1,431 21 7,093 77 12,780 23 31,043 28	\$25,289 02 2,605 82 — 5,831 34 2,072 34 12,691 04
\$134,273 98	\$20,502 92	\$33,528 45	\$128,099 65	\$48,489 56
\$4 37 95 28 60 67 2 40	\$8 03 1 19 36 30 93 4 01	\$5 25 11 — 57 39 2 15	\$2 87 34 06 30 54 1 31	\$5 54 57 — 1 28 45 2 78
\$9 27	\$14 82	\$8 47	\$5 42	\$10 62
9,922	948	2,010	8,124	3,041

NEWTON				NORTH-AMPTON
THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
788 \$8,016 26 4.91%	1,223 \$8,805 00 4.92%	394 \$7,739 08 4.91%	833 \$7,165 31 5.03%	1,527 \$6,104 60 4.77%
\$33,961 68 7,755 21 700 00 4,431 55 4,229 43 13,702 56	\$62,996 70 8,904 61 2,350 00 11,948 52 13,142 05 23,676 78	\$16,982 42 2,391 20 772 71 1,237 54 3,983 18 7,216 72	\$34,698 77 5,947 13 1,360 00 8,223 95 4,516 24 14,591 65	\$54,999 59 14,812 24 4,429 76 10,215 30 7,370 16 24,999 45
\$64,780 43	\$123,018 66	\$32,583 77	\$69,337 74	\$116,826 50
\$4 57 1 05 09 60 57 1 84	\$4 75 67 18 90 99 1 79	\$4 65 66 21 34 1 09 1 98	\$4 91 84 19 1 16 64 2 07	\$4 67 1 26 38 87 63 2 12
\$8 72	\$9 28	\$8 93	\$9 81	\$9 93
4,576	9,119	2,656	4,715	6,618

GENERAL INFORMATION	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	2,324	649
Average loan balance	\$6,908 33	\$3,561 29
Average interest rate	4.84%	5.23%
Classification of Expenses		
Compensations paid	\$75,764 65	\$8,960 02
Banking quarters expense	12,270 57	420 00
Charge-offs, furniture and fixtures	4,041 64	450 00
Advertising	17,156 65	468 27
Audit, assessments and contributions	9,462 01	1,531 40
All other expenses	37,710 33	6,674 45
TOTAL EXPENSES	\$156,405 85	\$18,504 14
Cost Per \$1,000 of Assets		
Compensations paid	\$3 89	\$3 29
Banking quarters expense	63	16
Charge-offs, furniture and fixtures	21	17
Advertising	88	17
Audit, assessments and contributions	48	56
All other expenses	1 93	2 45
TOTAL COST PER \$1,000 OF ASSETS	\$8 02	\$6 80
Number of individual members	10,750	1,422

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,006	1,197
Average loan balance	\$5,563 98	\$4,542 01
Average interest rate	5.17%	5.03%
Classification of Expenses		
Compensations paid	\$37,499 06	\$47,648 94
Banking quarters expense	3,023 01	13,666 87
Charge-offs, furniture and fixtures	2,150 42	4,615 00
Advertising	6,964 56	5,413 77
Audit, assessments and contributions	3,314 63	2,708 02
All other expenses	15,302 73	20,767 20
TOTAL EXPENSES	\$68,254 41	\$94,819 80
Cost Per \$1,000 of Assets		
Compensations paid	\$5 61	\$7 06
Banking quarters expense	45	2 03
Charge-offs, furniture and fixtures	32	68
Advertising	1 04	80
Audit, assessments and contributions	50	40
All other expenses	2 29	3 08
TOTAL COST PER \$1,000 OF ASSETS	\$10 21	\$14 05
Number of individual members	4,255	4,101

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
2,049 \$6,353 95 5.03%	2,446 \$7,048 79 5.26%	374 \$7,908 86 5.30%	3,941 \$6,983 35 5.21%	662 \$6,618 61 5.05%
\$73,964 67 11,278 16 6,275 00 15,871 85 6,380 21 49,399 86	\$93,412 77 15,483 01 1,922 92 13,759 41 15,134 81 37,448 51	\$13,470 48 5,207 30 806 10 574 43 1,797 65 7,175 50	\$141,796 50 23,114 10 7,975 22 16,129 61 23,734 80 62,848 71	\$28,919 47 7,309 51 300 00 1,750 73 2,978 40 13,124 14
\$163,169 75	\$177,161 43	\$29,031 46	\$275,598 94	\$54,382 25
\$4 57 70 39 98 39 3 05	\$4 29 71 09 63 69 1 72	\$3 76 1 45 23 16 50 2 00	\$4 22 69 24 48 70 1 87	\$5 53 1 40 06 33 57 2 51
\$10 08	\$8 13	\$8 10	\$8 20	\$10 40
10,613	8,451	2,471	14,614	2,424

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
465 \$3,983 15 5.23%	1,154 \$6,416 66 4.96%	1,408 \$6,780 66 5.19%	1,525 \$4,537 53 5.45%	478 \$6,287 09 5.09%
\$19,439 62 4,042 47 1,000 00 1,412 81 1,122 53 8,344 74	\$48,886 53 7,177 93 2,397 76 6,144 41 10,365 24 17,506 92	\$44,694 31 10,564 55 3,090 34 13,740 78 11,346 67 29,052 75	\$40,184 83 6,923 38 4,269 95 9,361 67 4,056 60 17,932 80	\$16,928 23 3,686 41 800 00 2,276 28 1,533 87 8,289 42
\$35,362 17	\$92,478 79	\$112,489 49	\$82,729 23	\$33,514 21
\$8 89 1 85 46 65 51 3 82	\$5 59 82 28 70 1 19 2 00	\$3 98 94 28 1 22 1 01 2 58	\$4 74 82 50 1 10 48 2 12	\$4 87 1 06 23 66 44 2 38
\$16 18	\$10 58	\$10 01	\$9 76	\$9 64
1,751	5,141	6,118	4,654	2,128

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	535	629
Average loan balance	\$6,632 28	\$4,633 07
Average interest rate	5.00%	5.19%
Classification of Expenses		
Compensations paid	\$27,411 88	\$22,913 07
Banking quarters expense	2,457 79	1,621 53
Charge-offs, furniture and fixtures	200 00	612 56
Advertising	2,491 27	758 54
Audit, assessments and contributions	2,105 12	1,292 37
All other expenses	8,950 19	8,435 06
TOTAL EXPENSES	\$43,616 25	\$35,633 13
Cost Per \$1,000 of Assets		
Compensations paid	\$5 84	\$6 50
Banking quarters expense	53	46
Charge-offs, furniture and fixtures	04	17
Advertising	53	22
Audit, assessments and contributions	45	37
All other expenses	1 91	2 39
TOTAL COST PER \$1,000 OF ASSETS	\$9 30	\$10 11
Number of individual members	4,075	2,397

GENERAL INFORMATION	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	871	1,094
Average loan balance	\$5,859 96	\$4,451 75
Average interest rate	5.21%	5.23%
Classification of Expenses		
Compensations paid	\$33,359 89	\$34,868 45
Banking quarters expense	5,761 12	2,169 12
Charge-offs, furniture and fixtures	2,000 00	1,000 00
Advertising	6,007 17	5,154 94
Audit, assessments and contributions	4,773 49	2,479 61
All other expenses	17,137 67	12,766 97
TOTAL EXPENSES	\$69,039 34	\$58,439 09
Cost Per \$1,000 of Assets		
Compensations paid	\$5 23	\$5 89
Banking quarters expense	90	37
Charge-offs, furniture and fixtures	31	17
Advertising	94	87
Audit, assessments and contributions	75	42
All other expenses	2 69	2 15
TOTAL COST PER \$1,000 OF ASSETS	\$10 82	\$9 87
Number of individual members	4,278	4,980

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
438 \$6,342 63 5.46%	600 \$5,588 47 5.22%	1,208 \$6,730 70 5.23%	1,566 \$6,336 40 5.18%	936 \$7,059 55 5.09%
\$17,570 82 5,941 49 1,600 00 368 20 1,800 00 6,330 43	\$22,220 16 4,623 50 1,500 00 1,875 33 2,095 35 8,268 46	\$29,587 71 7,567 26 1,600 00 8,014 49 4,788 52 14,810 60	\$57,716 05 7,150 00 3,945 00 11,034 24 3,282 34 38,584 07	\$35,379 32 6,074 08 1,063 91 3,519 40 4,192 27 12,005 00
\$33,610 94	\$40,582 80	\$66,368 58	\$121,711 70	\$62,233 98
\$5 30 1 79 49 11 54 1 91	\$5 50 1 15 37 46 52 2 05	\$3 05 78 17 83 49 1 53	\$4 66 58 32 89 26 3 11	\$4 52 78 14 45 53 1 53
\$10 14	\$10 05	\$6 85	\$9 82	\$7 95
2,136	2,793	5,678	6,512	4,681

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
1,061 \$4,973 93 5.15%	837 \$3,645 77 5.40%	200 \$4,031 02 5.82%	450 \$3,710 19 5.29%	520 \$5,032 11 5.19%
\$38,775 54 9,133 69 3,400 00 11,336 17 5,554 35 14,476 67	\$20,215 40 4,184 73 870 64 2,125 75 2,279 43 9,766 53	\$8,965 00 595 53 148 00 470 94 1,406 70 2,887 71	\$14,490 00 2,211 57 515 70 296 73 1,190 06 4,947 68	\$11,765 00 3,125 00 — 1,226 69 522 25 4,525 15
\$82,676 42	\$39,442 48	\$14,473 88	\$23,651 74	\$21,164 09
\$5 50 1 29 48 1 61 79 2 05	\$5 12 1 06 22 54 58 2 47	\$9 27 62 15 49 1 46 2 98	\$7 11 1 09 25 15 58 2 43	\$3 88 1 03 — 41 17 1 49
\$11 72	\$9 99	\$14 97	\$11 61	\$6 98
5,959	2,458	633	987	1,645

GENERAL INFORMATION	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	937	684
Average loan balance	\$7,770 61	\$6,694 85
Average interest rate	4.94%	5.05%
Classification of Expenses		
Compensations paid	\$37,946 15	\$23,529 45
Banking quarters expense	6,300 45	4,936 90
Charge-offs, furniture and fixtures	2,672 22	3,419 95
Advertising	2,199 04	2,320 90
Audit, assessments and contributions	4,508 41	2,784 36
All other expenses	18,567 42	15,677 07
TOTAL EXPENSES	\$72,193 69	\$52,668 63
Cost Per \$1,000 of Assets		
Compensations paid	\$4 32	\$4 28
Banking quarters expense	72	89
Charge-offs, furniture and fixtures	30	62
Advertising	25	42
Audit, assessments and contributions	51	51
All other expenses	2 11	2 85
TOTAL COST PER \$1,000 OF ASSETS	\$8 21	\$9 57
Number of individual members	7,014	3,421

GENERAL INFORMATION	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,773	1,811
Average loan balance	\$5,965 90	\$6,081 95
Average interest rate	5.07%	5.16%
Classification of Expenses		
Compensations paid	\$50,430 35	\$67,600 89
Banking quarters expense	4,987 24	11,813 84
Charge-offs, furniture and fixtures	4,000 00	8,000 00
Advertising	7,564 14	10,805 01
Audit, assessments and contributions	6,186 94	7,085 15
All other expenses	24,138 40	25,205 11
TOTAL EXPENSES	\$97,307 07	\$130,510 00
Cost Per \$1,000 of Assets		
Compensations paid	\$4 00	\$4 93
Banking quarters expense	40	86
Charge-offs, furniture and fixtures	32	58
Advertising	60	79
Audit, assessments and contributions	49	52
All other expenses	1 92	1 84
TOTAL COST PER \$1,000 OF ASSETS	\$7 73	\$9 52
Number of individual members	5,501	6,481

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
201 \$7,976 86 5.37%	1,834 \$5,137 88 5.40%	685 \$4,058 50 5.48%	463 \$5,138 73 5.05%	725 \$6,937 46 4.79%
\$16,103 48 3,315 76 1,159 36 1,997 74 1,131 20 8,887 47	\$61,368 16 12,087 80 4,146 58 11,758 07 8,823 84 38,685 16	\$23,785 65 5,204 06 2,768 18 2,851 40 1,390 88 10,322 95	\$17,561 12 — 1,000 00 2,348 27 1,253 45 6,095 53	\$30,010 34 4,292 67 2,751 18 8,130 58 3,364 79 13,055 62
\$32,595 01	\$136,869 61	\$46,323 12	\$28,258 37	\$61,605 18
\$7 71 1 59 56 96 54 4 26	\$5 28 1 04 36 1 01 76 3 33	\$6 46 1 41 75 77 38 2 81	\$6 18 — 35 83 44 2 14	\$4 86 70 44 1 32 55 2 11
\$15 62	\$11 78	\$12 58	\$9 94	\$9 98
3,106	7,484	2,172	1,511	2,743

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
556 \$5,898 58 5.24%	885 \$5,846 80 5.12%	552 \$5,346 90 5.16%	342 \$3,251 94 5.36%
\$19,618 67 2,852 76 — 2,728 69 2,229 33 11,288 00	\$29,431 85 6,713 73 2,006 00 10,941 24 4,125 19 17,711 32	\$19,377 78 2,665 79 1,297 90 2,760 31 2,155 68 7,666 63	\$10,274 56 1,672 70 819 55 985 46 529 17 3,516 14
\$38,717 45	\$70,929 33	\$35,924 09	\$17,797 58
\$5 08 74 — 71 58 2 92	\$4 77 1 09 32 1 78 67 2 87	\$5 45 75 36 78 61 2 16	\$7 09 1 15 57 68 36 2 43
\$10 03	\$11 50	\$10 11	\$12 28
2,793	3,612	2,373	1,438

GENERAL INFORMATION	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	722	629
Average loan balance	\$7,189 93	\$4,388 19
Average interest rate	4.93%	4.82%
Classification of Expenses		
Compensations paid	\$36,761 81	\$24,280 10
Banking quarters expense	7,378 57	3,500 32
Charge-offs, furniture and fixtures	1,808 64	—
Advertising	3,155 07	771 50
Audit, assessments and contributions	4,451 68	150 00
All other expenses	12,247 24	7,173 30
TOTAL EXPENSES	\$65,803 01	\$35,875 22
Cost Per \$1,000 of Assets		
Compensations paid	\$5 62	\$5 97
Banking quarters expense	1 13	86
Charge-offs, furniture and fixtures	28	—
Advertising	48	19
Audit, assessments and contributions	68	04
All other expenses	1 87	1 76
TOTAL COST PER \$1,000 OF ASSETS	\$10 06	\$8 82
Number of individual members	2,346	2,338

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
1,459 \$4,708 38 4.84%	603 \$7,963 98 5.49%	292 \$4,725 17 5.50%	933 \$6,092 39 5.55%
\$48,246 06 5,649 65 200 00 3,525 27 3,450 48 22,410 43	\$25,243 22 12,664 91 2,596 08 6,989 75 3,485 04 17,693 36	\$8,435 69 2,082 00 91 48 191 24 514 45 3,174 50	\$32,718 70 6,308 84 2,410 40 4,340 61 2,666 42 18,510 65
\$83,481 89	\$68,672 36	\$14,489 36	\$66,955 62
\$4 88 57 02 36 35 2 26	\$4 48 2 25 46 1 24 62 3 14	\$5 48 1 35 06 13 33 2 06	\$4 68 90 34 62 38 2 65
\$8 44	\$12 19	\$9 41	\$9 57
5,388	3,197	725	4,466

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*

Herman J. Courtemanche, *Executive Manager and Treasurer*

M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, W. E. Boright, R. P. Brown, W. T. Chamberlain, W. L. Guiltinan, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson, K. W. Tatro, W. L. Wallis, J. F. Welch

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Current Liabilities:	
Cash on hand and in banks	\$ 49,900 74	Employees' tax withheld	\$ 361 68
U. S. Government securities	11,796,282 81	Capital:	
Accrued interest on securities	105,702 24	Deposits by member banks of	
		assessments	11,110,855 27
Total Assets	\$11,951,885 79	Earned surplus	780,827 59
		Undivided current earnings	59,841 25
		Total Liabilities	\$11,951,885 79

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Capital:	
Cash on hand and in banks	\$ 49,459 54	Paid-in assessments of member	
U. S. Government securities	16,343,034 39	banks	\$12,107,618 76
Accrued interest on securities	184,410 60	Earned surplus from operations	3,771,746 82
		Surplus from banks converted	697,538 95
Total Assets	\$16,576,904 53	Total Liabilities	\$16,576,904 53

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION
80 Federal Street, Boston

Organized January 15, 1946

Warren W. Oliver, *President*
 Arthur L. Whitten, *Vice President*

Spencer F. Deming, *Treasurer*
 William H. King, *Secretary*

Trustees: T. F. Begley, W. E. Boright,* W. C. Harrison, H. W. Horne, J. R. Hughes, W. W. Oliver, H. L. Ricker, K. A. Ryder,* B. Shea, S. M. Smith, H. M. Tipton, A. L. Whitten

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>		<i>Liabilities</i>	
Due from banks and trust companies	\$ 110,693 46	Deferred annuity premiums	\$ 10,820 21
Investments:		Reserve for legal expenses	250 00
U. S. Government securities	1,238,061 64	Advance premiums — future years	14,927 60
Shares in co-operative banks	882,000 00	Single premium annuity	3,789 55
Deposits in savings banks	44,000 00	Advance for direct pensions	90,086 59
		Supp. Pension Reserve	62,723 08
		Employees' funds	895,167 17
		Bank funds	1,157,899 73
Total Assets	\$2,274,755 10	Advance for expenses — unexpended	3,198 65
		Collection fees	403 35
		Investment income	20,199 27
		Future contracts outstanding	14,016 70
		Surplus	1,273 20
		Total Liabilities	\$2,274,755 10

*Executive Committee.

ATTLEBORO—HEBRON BUILDING AND IMPROVEMENT ASSOCIATION
104 Knight Avenue

Established February 2, 1901 Began business February 2, 1901

Howard E. Spooner, *President* Norman J. Jackson, *Secretary* George I. Pierce, *Treasurer*

Board of Directors: N. C. Baker,* W. E. Baker, W. Burrell,† N. J. Jackson, G. I. Pierce, J. P. Rose, I. A. Sherman, H. E. Spooner, R. E. Spooner, J. A. Thompson,* C. W. Thompson,* E. R. Westcott,*†

Regular monthly meeting for receipt of moneys the fifteenth day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$214,399 97	Matured shares . . .	\$184,520 00
Shares of association . . .	5,083 54	Unmatured serial shares . . .	15,281 00
Real estate held:		Club accounts . . .	206 00
Association building . . .	943 64	Reserves:	
Other real estate . . .	8,996 77	Guaranty fund . . .	12,000 00
Furniture and fixtures . . .	95 00	Surplus . . .	21,032 23
Cash on hand and due from banks	3,588 04	Borrowers' accumulations for taxes	67 73
		Due on uncompleted loans . . .	—
Total Assets . . .	\$233,106 96	Notes payable . . .	—
		Other liabilities . . .	—
		Total Liabilities . . .	\$233,106 96

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3.60%	Number of loans . . .	77
Matured shares . . .	4.50%	Average loan balance . . .	\$28,580 67
		Average interest rate . . .	6%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$1,820 00	\$ 7 81
Banking quarters expense . . .	138 35	59
Advertising . . .	22 12	09
Audit, assessments and contributions . . .	70 00	30
All other expenses . . .	1,742 19	7 48
Total . . .	\$3,792 66	\$16 27
Number of individual members . . .	284	

NORTH ATTLEBOROUGH—PLAINVILLE SAVINGS AND
LOAN ASSOCIATION
7 Elm Street

Established December, 1879

Began business February, 1880

Austin F. Grant, *President*

Donald O. Dalrymple, *Secretary and Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, K. M. Cummings, D. O. Dalrymple, R. P. Felix, A. F. Grant, R. C. Halliday, J. W. Martin, Jr., Louis V. McAdams, D. R. Perreault, E. G. Ralston, G. E. Riley, G. A. Ruehmling, W. R. Schofield, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,359,747 59	Matured shares . . .	\$1,182,900 00
Shares of association . . .	25,759 00	Unmatured serial shares . . .	265,844 42
Investments:		Reserves:	
Bonds and notes . . .	159,185 30	Guaranty fund . . .	35,000 00
Bank stocks . . .	9,570 81	Surplus . . .	94,240 74
Cash on hand and due from banks . . .	96,012 37	Other reserves . . .	26,833 46
Other assets . . .	793 88	Dividends declared, not paid . . .	20,179 01
Total Assets . . .	<u>\$1,651,068 95</u>	Due on uncompleted loans . . .	3,406 82
		Borrowers' accumulations for taxes . . .	21,154 15
		Other liabilities . . .	1,510 35
		Total Liabilities . . .	<u>\$1,651,068 95</u>

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4%	Number of loans . . .	295
Matured shares (includes extra) . . .	4%	Average loan balance . . .	\$4,609 31
		Average interest rate . . .	5.20%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$14,948 65	\$ 9 05
Banking quarters expense . . .	1,113 64	67
Advertising . . .	606 71	37
Audit, assessments and contributions . . .	871 38	53
All other expenses . . .	2,956 01	1 79
Total . . .	<u>\$20,496 39</u>	<u>\$12 41</u>

Number of individual members . . . 1,620

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION
West Main Street

Established January 1, 1890 Began business January 1, 1890

Arthur T. Sturdy, *President* Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* J. A. Freeman, W. E. Haskell,* Marguerite M. Mondor, A. G. Ross,* J. B. Scott,*† A. T. Sturdy, L. A. Witherell,† A. F. Woodward. H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,157,321 16	Matured shares . . .	\$ 795,300 00
Shares of association . . .	50,160 15	Unmatured serial shares . . .	278,096 56
Real estate held:		Reserves:	
Association building . . .	26,024 00	Guaranty fund and surplus . . .	104,851 38
Furniture and fixtures . . .	1,230 52	Dividends declared, not paid . . .	51,429 43
Cash on hand and due from banks . . .	36,445 09	Due on uncompleted loans . . .	926 85
Other assets . . .	14 86	Reserve for Federal income tax . . .	591 56
Total Assets . . .	<u>\$1,271,195 78</u>	Notes payable . . .	40,000 00
		Total Liabilities . . .	<u>\$1,271,195 78</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4½%	Number of loans . . .	307
Matured shares (includes extra) . . .	5%	Average loan balance . . .	\$3,769 78
		Average interest rate . . .	5.94%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$10,296 65	\$ 8 10
Banking quarters expense	3,215 96	2 53
Charge-offs, furniture and fixtures	322 27	25
Advertising	25 00	02
Audit, assessments and contributions	578 06	46
All other expenses	3,251 86	2 56
Total	<u>\$17,689 80</u>	<u>\$13 92</u>

Number of individual members 507

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

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STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1961 173 Banks	April, 1960 174 Banks	Percentage of Total	
			April, 1961 %	April, 1960 %
ASSETS				
Real estate loans:				
Co-operative form	\$ 8,246,321 00	\$ 9,323,946 00	.65	.78
Direct reduction	797,991,329 88	750,438,899 62	62.54	62.48
G.I. loans	180,991,361 19	181,897,669 78	14.18	15.39
Federal Housing Administration, Title II	35,423,511 81	29,207,761 94	2.78	2.43
Statutory common form	7,525,468 01	6,579,534 70	.59	.55
Dues and principal payments suspended	5,455,215 21	4,532,325 08	.43	.38
Other real estate	2,407,190 36	1,987,135 37	.19	.17
Home modernization loans	3,143,564 33	2,915,288 52	.25	.24
Federal Housing Administration, Title I				
loans	861,117 33	525,601 69	.07	.04
Insurance and taxes paid on mortgaged				
property	33,213 79	35,578 91	—	—
Loans on shares and deposits:				
Serial	8,349,042 47	8,075,675 53	.65	.67
Paid-up certificates	6,677,120 07	5,853,228 15	.52	.49
Savings	4,411,477 43	3,709,542 76	.35	.31
Other financial institutions	179,490 00	88,504 49	.01	.01
Real estate held by foreclosure and in				
possession	555,705 98	912,459 53	.04	.08
Bank building	6,583,627 63	6,421,971 70	.52	.53
Alterations to leased quarters	244,620 03	308,231 96	.02	.3
Furniture and fixtures	2,254,526 02	2,088,559 40	.18	.17
Share Insurance Fund	1,201,580 97	1,199,281 45	.09	.10
Due from Co-operative Central Bank	11,113,008 94	10,893,140 48	.87	.91
Investments:				
U. S. Government obligations, direct and				
fully guaranteed	102,576,319 11	111,747,864 94	8.04	9.30
Other bonds and notes legal for reserve	4,912,877 90	1,886,725 11	.38	.16
Bonds and notes not legal for reserve	4,938,882 65	2,800,601 50	.39	.23
Federal Home Loan Bank stock	17,900,900 00	16,498,400 00	1.40	1.37
Shares in other co-operative banks	499,340 68	229,126 06	.04	.02
Cash and due from banks	60,501,837 10	37,271,571 28	4.74	3.10
Prepaid expenses	317,125 87	136,325 79	.02	.01
Other assets	763,972 29	608,590 34	.06	.05
TOTAL ASSETS	\$1,276,059,748 05	\$1,201,173,542 08	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$ 171,746,681 00	\$ 176,057,217 00	13.46	14.66
Profits capital	27,555,042 01	27,447,200 04	2.16	2.29
Paid-up share certificates	455,820,600 00	451,707,000 00	35.72	37.61
Savings share accounts	451,867,390 52	387,411,349 61	35.41	32.25
Dividend savings accounts	9,893,190 58	8,825,645 23	.78	.73
Club accounts	1,416,607 79	1,313,317 53	.11	.11
Military share accounts	—	49 24	—	—
Suspended share accounts	54,038 65	61,469 95	—	—
Matured share accounts	158,381 20	175,260 09	.01	.01
Net undivided earnings	4,105,633 35	3,789,574 55	.32	.32
Reserves:				
Guaranty Fund	38,305,371 21	35,947,675 56	3.00	2.99
Surplus	39,229,070 06	39,223,338 86	3.07	3.27
Other reserves	27,561,976 70	23,995,702 47	2.16	2.00
Notes payable	1,162,000 00	3,117,500 00	.09	.26
Dividends declared	3,592,734 96	3,352,589 99	.28	.28
Credits of members not applied	322,436 56	227,696 84	.03	.02
Due on uncompleted loans	14,101,684 67	11,635,286 40	1.11	.97
Borrowers' accumulations for taxes	27,543,281 09	25,749,442 62	2.16	2.14
Reserve for Federal income taxes	141,378 99	138,625 91	.01	.01
Unearned discount	468,678 44	289,651 97	.04	.02
Other liabilities	1,013,570 27	707,948 22	.08	.06
TOTAL LIABILITIES	\$1,276,059,748 05	\$1,201,173,542 08	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1961

OPERATING INCOME:		
Interest		\$56,923,650 40
Appraisal fees		146,881 90
Fines		240,384 25
Fees from sale of checks and redemption of Government bonds		114,862 37
Miscellaneous income		372,550 91
Total operating income		\$57,798,329 83
LESS OPERATING EXPENSE:		
Compensation to directors, officers, employees, etc.	\$ 5,936,888 51	
Security committee	213,789 15	
Rent (bank building)	133,491 88	
Bank building income and expense	505,378 10	
Rent, light, heat, etc. (leased quarters)	353,324 41	
Depreciation, bank building or alterations to leased quarters	211,989 31	
Depreciation, furniture, fixtures and equipment	343,776 91	
Advertising	869,985 15	
C.B.E. Retirement Fund	275,167 51	
Audit and verification	364,563 41	
Memberships and contributions	172,753 73	
Printing, stationery, office supplies	391,131 14	
Telephone, telegraph, postage and express	313,897 84	
Social Security — O.A.B. — Unemployment Compensation	198,314 86	
Share Insurance Fund amortization (yearly assessment)	858,630 03	
On borrowed money	118,304 41	
Legal services	62,535 30	
Other operating expense	940,092 81	
Total operating expense	\$12,264,014 46	
Net operating income before interest and other charges	\$45,534,315 37	
LESS INTEREST AND OTHER CHARGES:		
Interest adjustments to mature shares	101,724 72	
Tellers' errors	5,169 21	
Federal income tax	117,748 37	
Depreciation Share Insurance Fund (original assessment)	3,856 56	
Miscellaneous charges	79,957 75	
Total interest and other charges	\$ 308,456 61	
NET INCOME FOR PERIOD	\$45,225,858 76	

RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1960		\$ 3,789,574 55
Net income received during period	\$45,225,858 76	
Less transfers to Guaranty Fund	2,263,643 40	42,962,215 36
Available for distribution		\$46,751,789 91
Dividends:		
Profits capital (dividends accumulated)	\$ 7,409,293 60	
Paid-up share certificates	16,337,080 56	
Savings share accounts	14,605,415 51	
Dividend savings accounts	327,317 72	
Military share accounts	—	
Matured share accounts	385 84	
Other	1,535 58	
Total dividends		\$38,681,028 81
Balance of net earnings after dividends		\$ 8,070,761 10
Less transfer to:		
a. Surplus	\$ 3,383,551 08	
b. Other unallocated reserves	581,576 67	
		3,965,127 75
Balance of undivided earnings, April, 1961		\$ 4,105,633 35

STATEMENT No. 5

COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1961	April 1960	April 1959	April 1958	April 1957	April 1956
DISTRIBUTION OF ASSETS						
Real Estate Loans:	%	%	%	%	%	%
Co-operative form	.65	.78	.90	1.12	1.46	1.68
Direct reduction and G.I.	76.72	77.87	76.19	77.69	80.12	80.66
All other	3.99	3.53	2.80	1.87	1.49	1.18
Total real estate loans	81.36	82.18	79.89	80.68	83.07	83.52
Real estate by foreclosure, etc.	.04	.08	.07	.07	.06	.07
Investments in bonds and notes, etc.	10.25	11.08	12.70	10.77	9.89	9.00
Cash and due from banks	4.74	3.10	3.87	5.00	3.83	4.11
Other assets	3.61	3.56	3.47	3.48	3.15	3.30
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	15.62	16.95	18.42	20.10	21.80	22.87
Paid-up share certificates	35.72	37.61	39.72	41.70	43.58	45.30
Savings share accounts	35.41	32.25	29.27	25.77	21.97	18.50
Dividend savings accounts	.78	.73	.68	.65	.61	.56
Club accounts	.11	.11	.11	.10	.09	.09
Suspended share accounts	—	—	—	.01	.01	.01
Matured share accounts	.01	.01	.02	.02	.02	.02
Total capital liabilities	87.65	87.66	88.22	88.35	88.08	87.35
General reserves	8.23	8.26	8.13	8.25	8.34	8.33
Notes payable	.09	.26	.07	.02	.15	.56
Due on uncompleted loans	1.11	.97	.89	.77	.89	1.28
Borrowers' accumulations for taxes	2.16	2.14	2.03	1.97	1.92	1.85
Other liabilities	.76	.71	.66	.64	.62	.63
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	21.22	21.63	22.17	22.22	22.45	22.16
Interest and other charges	.53	.61	.78	.85	.61	.54
Dividends distributed	66.92	64.98	64.88	64.46	63.26	62.80
Available for reserves	11.33	12.78	12.17	12.47	13.68	14.50
	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	50.15	50.69	51.25	51.64	51.18	51.85
Banking quarters' expenses	9.82	9.55	9.96	9.64	9.26	10.94
Charge-offs, furniture and fixtures	2.81	2.67	2.49	2.28	—	—
Advertising	7.09	6.99	7.04	7.43	7.81	7.56
Audit, assessments and contributions	6.62	6.42	5.69	5.27	—	—
All other expenses	23.51	23.68	23.57	23.74	31.75	29.65
	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for reserve, Federal Home Loan Bank stock, cash, due from banks, trust companies and The Co-operative Central Bank	9.74	9.69	9.79	9.74	9.72	9.65
Gross operating income to:						
Total assets (April closing)	4.53	4.46	4.23	4.23	4.19	4.10
Operating expenses to:						
Total assets (April closing)	.96	.97	.94	.94	.94	.91
Transfers from earnings to general reserves to:						
Capital liabilities (April closing)	.56	.62	.55	.57	.63	.65
AVERAGE DIVIDEND RATES PAID						
Serial shares	3.77	3.59	3.51	3.48	3.40	3.34
Paid-up share certificates	3.57	3.38	3.23	3.19	3.08	3.03
Savings share accounts	3.49	3.30	3.12	3.09	2.84	2.81
Dividend savings accounts	3.57	3.35	3.18	3.13	2.98	2.92

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